

# BOARD POLICY

3205

SOUTH ORANGE COUNTY  
COMMUNITY COLLEGE DISTRICT

BUSINESS

## INSURANCE

The Chancellor or designee shall be responsible to procure and maintain insurance for the District as required by law, which shall include but is not limited to the following liabilities:

### I. LIABILITY

Coverage shall insure the District (includes officers, agents, and employees) for damages for death, injury to persons or damage or loss of property.

### II. DIRECTORS & OFFICERS LIABILITY

Coverage shall protect the personal liability of the District's Board of Trustees, officers, and employees for damages for death, injury to a person, or damage or loss of property caused by the negligent act or omission of the Board Member, officer or employee when acting within the scope of her/his office or employment.

### III. WORKERS' COMPENSATION

In the event of a workplace injury/illness, employees shall be afforded coverage for basic benefits, including medical care, temporary disability benefits, permanent disability benefits, supplemental job displacement benefits, return-to-work supplement, and death benefits.

The Chancellor or designee may provide coverage for persons authorized by the governing board to perform volunteer services for the District. Such coverage, including Workers' Compensation may be the same or comparable to coverage afforded to the District's officers, agents, and employees.

Insurance coverages may be written by any insurance company authorized to transact business of insurance in the state or by a non-admitted insurer and the District may join in a joint powers agreement for the purposes described in this policy.

A fund for self-insurance will be established and maintained to receive transfers from the general fund for deductibles and loss payments arising from self-insurance programs or noninsured losses.

#### *References:*

*Education Code Sections 72506; 81601, et seq.*  
*Labor Code Section 3364.5*

Adopted: 04-08-91      Revised: 05-26-09  
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