

Coast Community College District ADMINISTRATIVE PROCEDURE

Chapter 6 Business and Fiscal Affairs

AP 6540 Insurance

References:

Education Code Sections 70902, 72502, 72506, and 81601 et seq.

For the protection of the District, its Board, and its employees, the Chancellor, or designee, shall ensure that the District has in effect at all times insurance policies for the District as required by law. Insurance for District business operations and District property shall be secured from reputable brokers, or by participation in insurance pooling through a Joint Power Authority ("JPA") pursuant to Education Code Section 81603. If obtained through a JPA, the regulations required by the JPA are to be adopted by the Board.

Such insurance shall include, but is not limited to:

- Property insurance protecting the District's Real Property and Personal Property (except automobiles) against loss suffered from fire, power failure, vandalism, and other sources, except for damage caused by "acts of God" and similar causes.
- Liability insurance protecting the District, its employees, Board members, Foundation Board directors, and Citizens' Bond Oversight Committee members, against liability for negligent acts or omissions within the scope of their duties.
- District vehicle insurance shall be provided under a General Comprehensive Liability Policy. Insurance against "other perils" (Education Code Section 81601)
- Workers' Compensation Insurance meeting all requirements of the State of California, for all District employees.
- Student health insurance to cover student injuries incurred in the course of participation in district-sponsored activities, including athletics, as required by law.

- Actuarial evaluation of the future annual costs of health and welfare benefits.

The Chancellor, or designee, from time to time, shall seek proposals from qualified insurance brokers, third party administrators, JPAs, or other insurance pooling entities to provide all or a part of the District's needs. A qualified insurance broker is one who is licensed by the California Department of Insurance.

Independent contractors are to obtain their own insurance coverage; no insurance of any kind will be provided to independent contractors by the District.

Ratified December 2, 2013

Ratified December 14, 2016

Ratified June 18, 2025