

**Coast Community College District**  
**ADMINISTRATIVE PROCEDURE**  
Chapter 6  
Business and Fiscal Affairs

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**AP 6540 INSURANCE AND AUTHORITY TO SETTLE MINOR CLAIMS**

**References:**

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

For the protection of the District, its Board of Trustees, and its employees, the Chancellor shall, at a minimum, ensure 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 (or Authorities). Such insurance shall include, but is not limited to:

- Liability insurance for damages for death, injury to person, or damage or loss of property.
- Liability insurance for the personal liability of the members of the Board and of the officers and employees of the District for damages for death, injury to a person, or damage or loss of property caused by the negligent act or omission of the member, officer or employee when acting within the scope of his/her office or employment.
- Fire insurance
- Real property damage
- Personal property loss or damage
- Insurance for District vehicles
- Insurance against “other perils” (Education Code Section 81601)
- Workers compensation insurance
- Actuarial evaluation of the future annual costs of health and welfare benefits

Pursuant to Education Code Section 81603, the District may be a member of one or more Joint Partnership Agreements (JPA) for the purpose of providing the following coverage(s):

- Liability insurance protecting the District, its employees, Board of Trustees members, Foundation Board directors, and Citizens' Bond Oversight Committee members, against liability for negligent acts or omissions while performing within the scope of their duties.
- 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 as defined by the JPA.
- District vehicle insurance shall be provided under a General Comprehensive Liability Policy, with additional coverage as available through the JPA.
- Workers' Compensation Insurance meeting all requirements of the State of California, for all district employees.
- Student health insurance shall be available to cover student injuries incurred in the course of participation in district-sponsored activities, including athletics, as required by law.

Independent contractors must 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