

# San Dieguito Union High School District

## Risk Management/Insurance

AR 3530

### Business and Noninstructional Operations

#### Risk Management

The Superintendent or designee, in consultation with risk management, insurance, safety, or other professionals as appropriate, shall:

1. Identify the risks inherent in district operations and programs, including physical sites, educational and experiential programs, computer networks and systems, employment and staffing, and transportation services, using methods that may include, but are not limited to, physical inspections, surveys, staff interviews, compliance reviews, contract reviews, review of policies and procedures, and consultation with experts.
2. Analyze, evaluate, and prioritize identified risks based on the frequency and likelihood of the risk and potential impact to the district.
3. Develop strategies to reduce or mitigate identified risks, such as new or modified policies, processes, or procedures; training or loss prevention programs; and/or additional or repairs to equipment, real property, computer networks, or other physical assets.
4. Implement strategies to promote safety and prevent loss, taking into account the nature of the risks, the associated exposures, and the costs and benefits associated with the proposed response.
5. Mitigate potential loss following an incident through activities such as effective claims management, litigation management, disaster recovery, or modified duty program for workers' compensation.

The Superintendent or designee shall advise the Governing Board of any needed action requiring Board approval.

Following any incident resulting in potential or actual harm or injury to a person or damage to property, staff shall promptly document the date and time of the incident, a description of the incident, and any persons present.

Employees are expected to take reasonable precautions for the care and safety of the school equipment with which they have been entrusted. Employees may be held responsible for recurring damage or losses that occur due to their negligence or lack of supervision. Responsibilities related to safety and loss control shall be included in employee job descriptions.

#### Insurance

Insurance or risk pooled coverage shall include, but may not be limited to:

1. Liability insurance

2. Insurance against fire or other property damage
3. Workers' compensation insurance
4. Fidelity bond insurance for employees whose duty includes handling district funds, and other employees as needed

(9/88 10/95) 10/20

**Board Adopted: May 9, 2019**

**Board Revised: February 25, 2021**