

## **RISK MANAGEMENT AND INSURANCE**

The insurance coverage of the Monterey County Office of Education (MCOE) shall provide the broadest, most complete coverage available, to be secured at the most economical cost consistent with sound insurance principles.

MCOE shall carry injury and property damage insurance required by law and shall cover the liability of MCOE and the Monterey County Superintendent of Schools and his/her employees when they are acting within the scope of their employment, and the Monterey County Board of Education members when acting within the scope of their responsibility.

The insurance program should include, but is not limited to:

1. Loss or damage to real or personal property of MCOE.
2. Liability protection to MCOE.
3. Personal liability of members of the Board of Education, Superintendent, and employees of MCOE.
4. Loss due to employee dishonesty.
5. Workers' Compensation.

Under the provisions of this policy, the Superintendent shall develop and maintain rules and regulations necessary to implement and administer all aspects of this policy.

*Legal Reference:*

EDUCATION CODE

1274	<i>Fund to cover losses or payments; insurance; contracts for services related to claims</i>
17029.5	<i>Contract funding; board liability</i>
17565-17567	<i>Property maintenance and control</i>
32350	<i>Liability on equipment loaned</i>
35162	<i>Power to sue, be sued, hold and convey property (ref. E.C. 35160.2)</i>
35208	<i>Liability insurance</i>
41021	<i>Requirement for employees' indemnity bonds</i>

GOVERNMENT CODE

820.9	<i>Board members not vicariously liable for injuries caused by district</i>
989-991.2	<i>Local public entity insurance</i>

LABOR CODE

3200-3219	<i>Workers' compensation</i>
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Adopted: 11/1/89

Revised: 3/20/2002; 06/19/13