

## Chapter 6 - Business and Fiscal Affairs

### AP 6540 Insurance

#### References:

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

The requirement to provide for insurance coverage may be met by the College joining in a joint powers agreement pursuant to Education Code Section 81603. If it does so, the regulations required by the JPA would be adopted, as follows:

- 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 of Trustees and of the officers and employees of the College 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 or her office or employment;
- fire insurance;
- real property damage;
- personal property loss or damage;
- insurance for College vehicles;
- insurance against “other perils” (Education Code Section 81601);
- workers’ compensation insurance; and
- actuarial evaluation of the future annual costs of health and welfare benefits.

The College will minimize its liability for Workers Compensation claims by restricting authorization of attendance by employees at special activities and/or professional conferences when they are off duty or otherwise not in paid status.

Employees who attend special activities and/or professional conferences at the request and expense of the College, while not in paid status, will be covered by Workers Compensation insurance.

Employees not in paid status, who attend special activities and/or professional conferences at the request of the College but at their own expense, will be covered by Workers Compensation insurance.

Employees who attend special activities and/or professional conferences at their own expense, not at the request of the College and while not in paid status, will not be covered by Workers Compensation insurance.

Employees who attend special activities and/or professional conferences at the College's expense will be covered by Workers Compensation insurance only for the portion of the trip involving the professional activity and not for any portion involving personal travel or activities.

### Insurance Requirements

Service providers, including consultants and contractors, who provide services at the College's facilities are required to provide proof of insurance as follows:

- general liability, in an amount specified by the College and listing the College as additional insured;
- vehicle liability, if driving on College grounds, in an amount specified by the College and listing the College as additional insured;
- workers' compensation, if providing employees, for statutory limit; and
- other insurance coverage as deemed necessary by the College and by law including, but not limited to, surety bonds, professional liability, and hazardous materials handling.

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