

## HARTNELL COMMUNITY COLLEGE DISTRICT

### AP 6540 Insurance

**References:** Education Code Sections 32221, 70902, 72502, 72506, and 81601 et seq.

The District's risk management program shall be administered through joint powers agencies, whenever possible, appropriate, and fiscally prudent. The following risk coverage will be maintained in effect for the District and related entities.

- 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
- Student intercollegiate athletic insurance as required by Education Code Section 32221.
- Actuarial evaluation of the future annual costs of health and welfare benefits
- Cybersecurity insurance to protect from damages due to breaches of information systems containing personal information of students, employees and board members, theft of intellectual property or damages due to ransomware and loss of data.

Joint powers agencies conduct necessary investigative, administrative, and claims adjustment services. The District's joint powers agencies may reject, settle, compromise, and approve claims within limits and for amounts specified by its Board including execution and issuing of checks in payment of such claims and may employ counsel.

Approved by Superintendent/President: December 14, 2021

Reviewed: February 2026

See Board Policy 6540