

## INSURANCE

### I. INSURANCE COVERAGES

The Chancellor or designee shall be responsible to procure and maintain insurance for the District, its officers, agents, and employees as prescribed by the law. Such coverages shall include, but are not limited to the following:

#### A. Liability

Insures the District for damages for death, injury to person, and/or damages or loss of property.

#### B. Automobile Liability

Insures the District owned, rented, or leased vehicles for comprehensive and collision coverage while involved in a motor vehicle accident.

#### C. Personal Liability

Insurance coverage for the personal liability 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 employment.

#### D. Professional Liability

Coverage known as errors and omissions insurance. This coverage protects the District and its employees from risks as a result of providing or performing professional services (e.g., Medical services) within the scope of their duties.

#### E. Cyber Liability

Coverage known as privacy and data breach insurance. Coverage shall insure against data breach mitigation and third-party claims.

#### F. Crime

The District may purchase crime coverage, in lieu of an indemnity bond as required by law. Such coverage insures against losses caused by an employee or officer of the District as a result of employee theft, forgery or alteration, theft of money and securities inside the premises, robbery or safe burglary of the property inside the premises, computer fraud, funds transfer fraud, money orders, and counterfeit money.

G. Property (Real and personal)

Insures against physical losses (lost, stolen, or damaged) including losses caused by fire to District owned, rented, or leased property. Property coverage includes property while in-transit, or while located in a leased/rented location.

H. Workers' Compensation and Employer's Liability

The District is required by California law to purchase and maintain workers' compensation insurance. Employer's liability insurance protects the District from financial loss if a worker has a job-related injury or illness not covered by workers' compensation.

I. Student Accident Insurance

Students and athletes are covered by accident medical insurance as required by law, and in adherence to Board Policy 5205 – *Student Accident Insurance*.

II. LIMITS OF INSURANCE AND DEDUCTIBLES/MEMBER RETAINED LIMITS

The Chancellor or designee shall determine limits of insurance, as well as deductibles and/or member retained limits, which are appropriate based on the District's exposures.

III. PLACEMENT OF COVERAGE

- A. The District may join and enter into an agreement with a joint powers authority as a vehicle to purchase insurance.
- B. Insurance coverages may be written by any insurance company authorized to transact business of insurance in the state or by a non-admitted insurer.
- C. The District will make every effort to purchase and maintain insurance coverage for exposures, which exist in the day-to-day operations, at the most economical cost.

IV. PROPERTY & LIABILITY PROTECTION PROGRAM

A. Management and Control

- 1. Management and control of the District's property and liability programs are a function of all managers, administrators, and the Office of Risk Management.
- 2. The Vice Chancellor of Business Services has authority to establish rules and procedures, consistent with board policy, to ensure the safety and well-being of students, employees, and the public while on or in District property. Such rules and procedures are designed to minimize the District's liability exposures.

B. College Responsibility

1. It shall be the responsibility of each college president or designee to be constantly alert to the risks inherent in its operations and to make every effort to eliminate such risks.
2. The college presidents are responsible for ensuring that employees are educated concerning their responsibilities under the District's Risk Management Program and enlist their support in minimizing such risks for their designated sites.
  - a. Each employee is charged not only with operating in the safest possible manner, but also with alerting management to any possible hazards or unsafe working conditions.
  - b. Each faculty member is charged with operating their classrooms in the safest possible manner.
3. The college presidents are responsible for the safekeeping of all assets charged to the respective campus sites and with the security of the facilities.
4. College activities: The college presidents or designees are responsible for the following:
  - a. Completion of questionnaires and survey forms on existing activities as delegated by the Vice Chancellor of Business Services or designee.
  - b. Notification of new or proposed activities to the Vice Chancellor of Business Services or designee.
  - c. Cooperation with the Vice Chancellor of Business Services or designee for on-site inspections and analyses of physical operations.
  - d. Correction of all identified out-of-compliance situations.

## V. WORKERS' COMPENSATION

Workers' Compensation benefits are designed to provide employees with the medical treatment needed to recover from a work-related injury or illness, partially replace lost wages while an employee is recovering, and assist in returning injured employees to work. The District's workers' compensation program is managed by the Office of Risk Management. Employees may contact the Office of Risk Management at [riskmanagement@socccd.edu](mailto:riskmanagement@socccd.edu) or (949) 348-6065 for guidance on the workers' compensation process and related benefits. All Risk Management related documents are available on District SharePoint under Business Services/Risk Management.

### A. Employee Responsibilities:

1. Employees may pre-designate a personal physician prior to the date of a work-related injury by completing the RM#8 - *Pre-designation of Personal Physician* form.
2. Employees must follow the reporting procedures for work-related incidents as outlined in the District's Injury and Illness Prevention Program (IIPP). Employees must report accidents and incidents to their supervisor, no matter how minor and complete a *RM#1*

*Employee Report of Work Incident* form within 24-hours from time of incident or as soon as it is safe to do so.

3. If the supervisor of the injured employee is unavailable at the time of injury/illness, immediately contact the Office of Risk Management at [riskmanagement@socccd.edu](mailto:riskmanagement@socccd.edu), (949) 348-6065, or (949) 348-6043 for guidance.
4. When an injured employee wishes to initiate a workers' compensation claim, they must complete and submit a workers' compensation packet.
5. An employee who has initiated a workers' compensation claim shall be directed to a frontline provider within the District's Medical Provider Network (MPN) for an initial examination by a licensed medical provider.
6. Employees seeking medical attention under workers' compensation are responsible for providing the work status report (e.g. doctor note, Return to Work Authorization) to the Office of Risk Management immediately following each medical appointment throughout the life of the claim. The Office of Risk Management will ensure the respective supervisor, Human Resources, and Payroll are notified accordingly.
7. Each benefit eligible employee is afforded 60 days of industrial accident leave per approved workers' compensation claim. If the employee will be off work as a result of a work-related injury/illness, then time off will be deducted from employee's industrial leave balance. Any time off not resulting from a treating physician's authorized absence for the industrial injury will be deducted from the employee's available sick leave(s). Refer to Board Policy and Administrative Regulation 7343 - *Industrial Accident or Illness Leave* for further details.

#### B. Supervisor's Responsibilities

1. Once a supervisor is notified of a work-related injury, they must provide the injured employee with a workers' compensation packet and immediately inform the Office of Risk Management.
2. Should the injured employee wish to seek medical attention, the supervisor shall sign an *Authorization for Treatment* form, which is contained in the workers' compensation packet and direct the injured employee to the frontline medical provider within the MPN.
3. Supervisors shall complete the *RM#2 - Supervisor's Accident Investigation* form for every work-related incident and submit it to the Office of Risk Management within 24 hours of the work-related incident or knowledge thereof.

#### C. Return to Work Authorization

Adopted: 06-13-19  
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A work status report completed by the authorized treating physician must be presented to the Office of Risk Management immediately following each medical appointment related to a workers' compensation claim.

1. If there are no restrictions stated in the work status report, the injured employee may return to work in their current assignment.
2. Depending on the temporary or permanent work restrictions identified by the treating physician, an injured employee may be required to participate in an interactive process meeting to determine whether reasonable accommodations can be implemented prior to their return to work. The interactive process shall include, the employee, supervisor, District ADA Compliance and Leave Administration Manager, and the District Workers' Compensation and Safety Manager to determine whether the employee can be reasonably accommodated.
3. If the treating physician deems the employee temporarily totally disabled, then the employee may not return to work.

*References:*

*Education Code Sections 70902, 72502, 72506, 81601 et seq.*  
*Labor Code Section 3364.5*