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SOUTH ORANGE COUNTY COMMUNITY COLLEGE DISTRICT **BUSINESS AND FISCAL AFFAIRS** 

# **INSURANCE**

The Chancellor or designee shall be responsible to secure insurance for the District as required by law, which shall include but is not limited to the following liabilities:

### I. PROPERTY AND GENERAL LIABILITY

Coverage shall insure the District for damages for death, injury to persons, or damage or loss of property.

#### II. PERSONAL LIABILITY

Coverage shall protect the personal liability of the District's Board, officers, and employees for damages for death, injury to a person, or damage or loss of property caused by the negligent act or omission of the Board Member, officer, or employee when acting within the scope of their office or employment.

#### III. WORKERS' COMPENSATION

In the event of a workplace injury/illness, employees shall be afforded coverage for basic benefits, including medical care, temporary disability benefits, permanent disability benefits, supplemental job displacement benefits, return-to-work supplement, and death benefits.

The Chancellor or designee may provide coverage for persons authorized by the Board to perform volunteer services for the District. Such coverage, including Workers' Compensation may be the same or comparable to coverage afforded to the District's officers, agents, and employees.

Insurance coverages may be written by any insurance company authorized to transact business of insurance in the state or by a non-admitted insurer and the District may join in a joint powers agreement for the purposes described in this policy.

A fund for self-insurance will be established and maintained to receive transfers from the general fund for deductibles and loss payments arising from self-insurance programs or noninsured losses.

## References:

Education Code Sections 72506 and 81601 et seq. Labor Code Section 3364.5

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