

Risk Management Policy 6500

The board believes the district must identify and measure risks of loss due to the damage or destruction of district property or to claims against the district by others claiming to have been harmed by the action or inaction of the district, its officers or employees. A risk management program will be implemented to reduce or eliminate risks where possible, to determine the risks the district can afford to assume and to transfer to an insurance company those risks that the district does not wish to assume or cannot economically afford to assume.

Such a program will consider the benefits, if any, of joining with other units of local government for joint purchasing of insurance, joint self-funding, joint self-insuring, or joint employment of a risk manager. The superintendent may assign the primary responsibility for the administration and supervision of the risk management program to a single person. The district will make available to claimants its standard tort claim form.

The district will purchase and pay for surety bonds for the superintendent, business manager and such other staff and in such amounts as the board will from time to time determine to be necessary for honest performance of the staff in the conduct of the district's financial operations. Such bonds may include a deductible proviso not to exceed two percent of the employee's annual salary.

The superintendent or designee will establish procedure to implement this policy.

Legal References:	RCW 4.96.020	Tortious conduct of local governmental entities and their agents – claims – presentment and filing – contents
	RCW 28A. 320.060	Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless
	RCW 28A.320.100	Actions against officers, employees or agents of school districts and educational service districts – Defense, costs, fees – Payment of obligations
	RCW 28A. 330. 100(10)	Additional Powers of board
	RCW 28A.400.350	Medical, dental, vision, liability, life, accident, disability, and salary insurance authorized – Expiration of authority for basic and optional benefits – Health savings accounts – Premiums - Noncompliance
	RCW 28A400.360	Liability insurance for officials and employees authorized
	RCW 28A.400.370	Mandatory insurance protection

for employees
Local government insurance
transactions

Chapter 48.62 RCW

Management Resources:

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