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.

[If the school district is classified as a first class district, insert the following language: "The district may purchase and pay for surety bonds for the Superintendent or designee and in such amounts as the board will from time to time determine to be necessary for honest performance of their duties. Such bonds may include a deductible proviso not to exceed two percent of the officer's or employee's annual salary."]

The superintendent will establish procedures 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 obligation
RCW 28A.330.100(10) Additional powers of board
RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized — When required— Premiums
RCW 28A.400.360 Liability insurance for officials and employees authorized
RCW 28A.400.370 Mandatory insurance protection for employees
RCW Chapter 48.62 RCW Local government insurance transactions

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