## **DISTRICT INSURANCE**

District Insurance is managed by the Chief Financial Officer. The following procedure explains property and liability insurance coverage and the approval process for obtaining property and liability insurance and student accident insurance.

## Property and Liability Insurance

The Contra Costa Community College District is self-insured for property and liability loss as provided by California Government Code Sections 989 et seq. and Education Code Section 72506. The District is a member of the Bay Area Community College District Joint Powers Authority (JPA), an agency formed to purchase or permissibly self-fund insurance coverage required by State Law or regulation.

Generally, the District is responsible for the self-insured retention of \$10,000 per occurrence. Purchased or pooled self-insurance funds arranged by the JPA are available for covered losses exceeding \$10,000.

Certificate of Property and Liability Coverage, as needed for District contracts or other business, can be provided upon request to the Chief Financial Officer or designee.

The designated representative and alternate representative will work with the Bay Area Community College District JPA and any special insurance agent on the District's insurance program and will forward recommendations for new or changes in coverage or carriers to the Chief Administrative Services Officer for review with the Chancellor.

## **Approval Process**

The property/liability policies purchased through the JPA and student accident insurance policy are approved by the Board by approval of the budget. The Governing Board will be kept informed by the JPA designated representative or alternate representative of the insurance coverage placed through the JPA.

Government Code Sections 989 et seq. Education Code Section 72506