



**AP 6540 Insurance/Risk Management**

References: Education Code Sections 70902, 72502, 72506, and 81601 et seq

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The District meets its insurance obligation through a joint powers agreement pursuant to Education Code Section 81603. The District belongs to the Northern California Community Colleges Self-Insurance Authority (NCCCSIA), a Joint Powers Authority (JPA), and has adopted the regulations required by the JPA. The NCCCSIA is covered by the hierarchy Statewide Association of Community Colleges Joint Powers Authority (SWACC) for property and liability coverage and Protected Insurance Program for Schools and Community Colleges Joint Powers Authority (PIPS) for workers compensation coverage.

The coverage available through these programs, includes the following:

- Liability insurance for damages for death, injury to person, or damage or loss of property;
- Liability insurance for the personal liability of the members 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 his/her office or employment;
- Fire insurance;
- Real property damage;
- Personal property loss or damage;
- Insurance for District vehicles;
- Insurance against "other perils" (*Education Code Section 81601*);
- Workers compensation insurance.

The NCCCSIA contracts with a third party administrator for the necessary investigative, administrative, and claims adjustment services. The third party administrator may reject, settle, compromise, and approve claims within limits and for amounts specified by the NCCCSIA Board including execution and issuing of checks in payment of such claims. The third party administrator may employ counsel.