

**Kern Community College District
Administrative Procedure**
Chapter 6 – Business and Fiscal Services

AP 6540 Insurance

References:

Education Code Sections 70902, 72502, 72506, and 81601 et seq.

Note: This procedure is **legally required**.

Local practice must provide for the following forms of insurance:

- 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/their 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
- Actuarial evaluation of the future annual costs of health and welfare benefits