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**INSURANCE PROGRAMS**

It is the procedure of the Southwestern Oregon Community College District that an insurance agent of record shall be designated to advise the Board of Education on insurance matters.

The Agent of Record shall be licensed as an insurance agent.

The Insurance Agent of Record shall provide insurance information, advise the Board on coverage, develop coverage recommendations and proposals, and seek competitive quotes from agents/insurance carriers for all coverage for which the agent is given responsibility.

The Insurance Agent of Record shall transact insurance business for the College for specified coverage selected by the College administration from the insurance list below.

The College district shall purchase insurance for:

1. Blanket buildings and personal property
2. Floater insurance on specified College property
3. General liability and specific coverage for special risks
4. College Board errors and omissions
5. Umbrella protection
6. Vehicle insurance
7. Fidelity bond on specified employees
8. Burglary and robbery
9. Special liability procedures for nursing/EMT students
10. Worker' compensation
11. Employee medical/dental/life/disability coverage as specified by board procedure or labor agreement.
12. Earthquake insurance

The Board of Education will select a company with a financial size category adequate to ensure surplus resources to protect the College's assets. Insurance may also be written by any fully insured, partially insured, or self-insured pool or trust that is able to demonstrate satisfactory financial stability as determined by Oregon law.

The property deductible for building and equipment insurance will be determined by the Vice President of Administrative Services to provide the best value for the College consistent with adequate protection from unanticipated expenditures.

General and personal liability insurance including wrongful acts, will cover Board members and employees while acting in their official capacity. All eligible employees will be covered by an honesty bond and/or crime coverage with a \$100,000 limit.

The College will provide liability coverage for all College-owned or leased vehicles.

The College may choose to carry student accident insurance other than liability insurance.

The College will not be liable for theft and damage of personal property of students when there is no negligence on the part of the College. Additionally, the College will not be liable for theft and damage of personal property of staff.

Adopted by Board of Education:

Procedure #8.024 April 29, 1963

Revised: July 16, 1990

Changed to Administrative Procedure January 22, 1996

Revised by Southwestern Administration: May 19, 1997

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Revised :November 2, 2016