

**Business and Fiscal Affairs**

**AP 6540 INSURANCE**

**Reference(s):**

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

Contracting directly through a third-party or joining in a joint powers agreement (JPA) pursuant to Education Code Section 81603, the district will insurance as shown below. If the district joins a JPA, the regulations required by the JPA would be adopted.

- 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 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)

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**Adopted:** December 16, 2025

**Board Reviewed:**