

Risk Management

The board believes the district must identify and measure risks of loss due to the damage or destruction of district property or to claims against the district by others claiming to have been harmed by the action or inaction of the district, its officers or staff. A risk management program will be implemented to reduce or eliminate risks where possible, to determine which risks the district can afford to assume and to transfer to an insurance company those risks which the district does not wish to assume or cannot economically afford to assume. Such a program will consider the benefits, if any, of joining with other units of local government for joint purchasing of insurance, joint self-funding, joint self-insuring or joint employment of a risk manager. The superintendent will assign the primary responsibility for the administration and supervision of risk management and will evaluate the program annually. The board will review the status of the risk management program periodically. The district will make available to claimants its standard tort claim form.

The district will purchase and pay for surety bonds for the superintendent, business manager and such other staff and in such amounts as the board will from time to time determine to be necessary for honest performance of the staff in the conduct of the district's financial operations. Such bonds may include a deductible proviso not to exceed two percent of the employee's annual salary.

Cross Reference:	Policy 6215	Voucher Certification and Approval
Legal References:	RCW 4.96.020	Tortious conduct of local governmental entities and their agents — Claims — Presentment and filing — Contents
	28A.320.060	Officers, employees or agents of school districts or educational service districts, insurance to protect and hold personally harmless
	28A.320.100	Actions against officers, employees or agents of school districts and educational service districts — Defense, costs, fees — Payment of obligation
	28A.330.100(10)	Additional powers of board
	28A.400.350	Liability, life, health, health care, accident, disability and salary insurance authorized — When required— Premiums
	28A.400.360	Liability insurance for officials and employees authorized
	28A.400.370	Mandatory insurance protection for employees
	Chapter 48.62 RCW	Local government insurance transactions

Management Resources: *Policy News*, April 2010 Tort Claims

Risk Management

The Risk Manager will:

- A. Report to the superintendent situations where he/she feels the district faces the greatest potential liability, the changes he/she feels should be made to reduce the risk and the estimated cost of such changes;
- B. Examine the feasibility of and conduct in-service education classes for staff in areas where he/she feels risk is great or can be lessened;
- C. Assume responsibility for the district's insurance program;
- D. Review annually the insurable value of the district's buildings and equipment and report to the superintendent;
- E. Supervise an annual inventory of all real property and equipment, preparing the inventories in duplicate, with one copy maintained in the school and one in the district office (See policy 6570 - Property and Data Management.); and
- F. Process all claims against the district as directed by the superintendent,.

Claims for Damages

- A. The district will provide each claimant with instructions for completing the district's tort claim form;
- B. Claimants must submit Washington Standard Tort Form #SF 210; and
- C. The claimant must complete all sections of the form, sign the form and submit it to the attention of Risk Management at Washougal School District, 4855 Evergreen Way, Washougal, WA 98671. The business hours are from 7:30 a.m. to 4:00 p.m. Monday through Friday, except for authorized holidays.