

CHAPTER 8 RISK MANAGEMENT

8.1 GENERAL INSURANCE COVERAGES

The District is self-insured for the amount of any deductible(s) on all general and vehicle liability, property, crime, and boiler and machinery coverage. When the District experiences a favorable lower than industry average unemployment turnover ratio, the District will participate in a voluntary state unemployment insurance program. The voluntary program is a “dollars-for-dollars” for outstanding claims approach versus the traditional individual category premium concept.

The District participates in the Association of California Water Agencies / Joint Powers Insurance Authority (ACWA/JPIA) public entity risk pool. The District pays a retrospectively rated annual premium to ACWA/JPIA for its general liability, property and workers’ compensation coverage.

8.2 PROCEDURE FOR FILING AND PROCESSING OF CLAIMS

The District will adhere to ACWA/JPIA policies and procedures, and any other legal requirements when processing and filing claims.

- A. The Manager and staff members shall promptly review new claims and periodically review existing claims.
- B. The Manager shall prescribe the use of ACWA/JPIA forms and promulgate administrative procedures to expedite the claims-processing procedures of the District.
- C. The Manager and Treasurer, together, after conferring with the District’s legal counsel, may compromise and settle any claim if the payment in compromise is \$5,000 or less. All such claims settled must be reported to the Board at its next regularly scheduled meeting. The Board must authorize the settlement and compromise of claims in an amount exceeding \$5,000. All claims, regardless of amount, shall be submitted in a timely fashion to ACWA/JPIA for appropriate monitoring.

8.3 INDEMNIFICATION OF EMPLOYEES

Board members, officers, and employees of the District shall be indemnified for acts or omissions occurring during the performance of their duties, within the scope of employment, or under authority pursuant to the provisions of the California Water Code.

8.4 SAFETY, HEALTH, INJURY, ILLNESS AND RISK MANAGEMENT PROGRAMS

- A. The District's safety, health, injury, illness and risk management policy is to protect the District against accidental losses which, in the aggregate, during any financial period, would significantly affect personnel, property, the budget, or the ability of the District to fulfill its responsibilities to its customers, employees, and the public.
- B. District staff is directed to implement a risk management process that shall conform to Appendix B.6, the Injury and Illness Prevention Program, Safety Rules/Regulations Guide, and ACWA/JPIA standards, which shall include: systematic risk identification; risk and hazard evaluation; safety; health; training and loss control activities; claims processing; and program monitoring.
- C. In accordance with the Injury and Illness Prevention Program and Safety Rules/Regulations described in Appendix B.6, all employees shall promptly report all accidents, claims and injuries; when requested, cooperate and assist the District in investigating all accidents and injuries; be aware of all department safety rules and procedures; properly use all safety equipment and devices; and be safety conscious.
- D. Staff shall prepare a budget recommendation to the Board to fund selected methods and procedures for reducing the identifiable risks and to implement health and safety-training activities and employee recognition award programs. At least annually, the Manager shall prepare a report to the Board summarizing the accidents and losses incurred by the District, their causes, and risk and loss prevention activities implemented by the District.

8.5 RECORDS RETENTION AND DISPOSAL

The purpose of this policy is to: provide guidelines to staff regarding the retention or disposal of the District's records; provide for the identification, maintenance, safeguarding and disposal of records in the normal course of business; ensure prompt and accurate retrieval of records; and ensure compliance with legal and regulatory requirements.

All District personnel shall abide by the Records Management and Retention Policy as described in Appendix B.5.

Vital and important records, regardless of recording media, are those having legal, financial, operational, or historical value to the District.

The Manger is authorized by the Board to interpret and implement this policy, and to cause to be destroyed any and all such records, papers, and documents that meet the qualifications governing the retention and disposal of such District material.

8.6 GROUP EVENTS AND FACILITIES RENTAL

It is the responsibility of the renter to adhere to the rules of the facility rental areas and gazebo. As mentioned in 5.14 and Appendix B.2 Facilities Rental Agreement, the renter shall agree to and follow the terms of the rental agreement.