



Book	Policy Manual
Section	3000 BUSINESS & INSTRUCTION SUPPORT OPERATIONS
Title	Risk Management
Code	BP 3530
Status	Under Review/Revision
Cross References	BP 3541.1 - School Related Trips BP 4154 - Health Benefits E 3530a - Student or Visitor Injury Incident Report
Adopted	October 18, 2010
Last Reviewed	May 6, 2019

The Board desires to maintain a program of risk management to protect district property and resources against harm or loss by identifying risks and administering a program designed to minimize and/or prevent losses. The risk management schedule will include, but not be limited to:

1. Property Loss Insurance (buildings and equipment)
2. Workers Compensation Insurance
3. Liability Insurance

(cf. 4154 - Personnel Insurance/Health & Welfare Benefits)

(cf. 5143 - Students/Insurance/Athletic Insurance)

The district officer responsible for the custody of district moneys and property shall be bonded as required by law. The School Board may require the bonding of employees holding positions which have extensive access to property and money.

The Alaska Statutes and Administrative Codes listed herein outline the minimum requirements.

Legal Reference:

ALASKA STATUTES

14.03.150 Property Insurance required

14.08.091 Organization; oath and bond. (Regional Education Attendance Areas)

14.11.011 Grant applications

14.12.115 Indemnification

14.14.020 Bond required

21.76.010-21.76-900 Joint insurance arrangements

ALASKA ADMINISTRATIVE CODE

4 AAC 31.200 Loss protection required

4 AAC 31.205 Self-insurance programs

4 AAC 31.210 Deductible amounts

4 AAC 31.215 Proceeds

4 AAC 31.220 Proof of insurance

4 AAC 31.225 Failure to procure insurance

The School Board desires to protect District resources by maintaining a program of risk management including, but not be limited to:

1. Property Loss Insurance (buildings and equipment).
2. Workers Compensation Insurance.
3. Liability Insurance.

Student Injuries/Visitor Injuries

The nurse, teacher and/or person in charge must complete a E-3530 (a) KPBSD Student/Visitor Injury/Illness Report immediately following an incident. The report must be filled out completely and accurately, describing the incident and follow up care in detail. The original form is to be sent to District Office within 48 hours. Copies should be retained for the school and nurse. Contact the Superintendent immediately, by telephone, if student or visitor is transported to a medical facility.

Employee Injuries

All work related employee injuries and illnesses must be reported on the KPB/KPBSD Employee Injury/Illness Report). The injured employee must fill out the first page of the report and the immediate supervisor fills out the second page. If the injury/illness requires medical attention other than first aid or causes employee to miss the next scheduled work shift, the Report of Occupational Injury or Illness, State of Alaska form #07-6101 must be filled out. The top half of the form is completed by the injured employee, and the bottom half is will be completed by Risk Management. Both forms should be faxed to the Risk Manager at 907-714-2384 within 24 hours of the accident, and keep a copy for the school files. Do not send forms directly to the Alaska Department of Labor. Contact the Superintendent immediately, by telephone, if the employee is transported to a medical facility.

If there is substantial property damage, hospitalization of an employee or non-employee, or if there is an employee death, call the Risk Manager at 907-714-2351 during work hours. In certain circumstances, the Risk Manager or Safety Manager has only 8 hours to notify State OSHA. Failure to do so could result in a significant fine.

Instructions and accident forms are available on the web at <http://www.kpbsd.k12.ak.us/departments.aspx?id=17960>.

Liability Insurance

The District carries liability insurance to cover most situations. When a situation arises for which the District may be liable, the Superintendent should be notified immediately. Any injury to a student, visitor or an employee requires that a report be filed.

Under no circumstances is an employee to admit any liability or promise that medical bills will be paid by the District.

Auto Accident

In the event of an accident, regardless of damage or injury, the principal shall notify the Superintendent at the earliest possible time. Additionally, the driver should complete Driver's Report of Accident.

Legal Reference:

ALASKA STATUTES

- 14.03.150 Property Insurance required*
- 14.08.091 Administration (Regional Education Attendance Areas)*
- 14.11.011 Grant applications*
- 14.12.115 Indemnification*
- 14.14.020 Bond required*
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