

	ADMINISTRATIVE PROCEDURE MANUAL		
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Purpose

The purpose of this procedure is to establish processes for securing property, casualty and other coverages through self-insurance, the purchase of insurance, or a combination of both, in support of the College's risk management strategy.

Procedure

- A. Liability insurance programs are provided to protect the College, District Board of Trustees (DBOT) and College employees against defense and judgment costs placed against them by a court of law for negligent acts causing bodily injury or property damage to the public, for wrongful acts and employee theft. Liability coverage may be obtained through the purchase of insurance, self-insurance or a combination of both.
- B. Property insurance coverage on buildings, contents, boilers and machinery and other property owned and under the control of the DBOT shall be procured with consideration to cost and viability of the company underwriting the coverage. The Executive Director of Risk Management, in consultation with the Vice President of Business Services, shall annually select the appropriate levels of retention, limits and other terms and conditions. Consideration may be given to obtaining coverage through the Florida College System Risk Management Consortium, whereby property coverage is provided as a part of a package of non-health insurance products.
- C. Professional liability insurance shall be carried to protect instructors and students in health-related courses in clinical situations against acts of omission or commission in the pursuit of such educational programs.
- D. Individuals using personal automobiles for official trips shall meet the requirements of the State of Florida for financial responsibility to protect the owner and all passengers. Reimbursement for this coverage is included in the State mandated per mile rate. The College shall arrange for sufficient coverage for college-owned vehicles at a reasonable cost through normal procurement procedures. The coverage may be through self-insurance with adequate excess coverage or through a fully insured policy with a viable insurance company.
- E. The Executive Director of Risk Management shall recommend to the Vice President of Business Services the procurement of other insurance as necessary to support College programs and overall risk strategy.
- F. The Executive Director of Risk Management shall be responsible for providing and maintaining records of insurance coverage and claims.
- G. The premiums for insurance will be paid from the College operating funds.



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REFERENCES: F.S. 111.072, 112.08, 1001.64, 1001.65, 1012.85

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