

C.1.6 (Policy) Risk Management

Responsible Department: Vice Chancellor for Finance and Administration

Board Adoption: 8-18-09

Last Board Action: 8-18-09

Property/Casualty Insurance Program

The College District's property/casualty insurance program shall be designed to insure College District property, equipment and other contents of buildings, including cash, and to provide coverage for special perils that are unique to the College District's operations. The risk management department shall, in consultation with an appropriate insurance agent and/or consultant, ensure appropriate and adequate insurance coverage. The risk management department shall develop and maintain procedures for reporting damage, losses, and other acts covered by the insurance program.

Board Member Liability Insurance

The College District shall purchase insurance to protect itself and its Trustees from the cost and expense of defending litigation brought against them individually for acts or omissions committed by them in the good faith discharge of their official duties and against an award of damages where the College District is not immune.

Tort Claims Act Liability Insurance

The College District shall purchase insurance protection against claims for property damage, personal injury, or death proximately caused by the negligence, wrongful act, or omission of the College District's officers or employees, acting within the scope of their employment or office, and arising from the operation or use of a motor vehicle under circumstances where such officers or employees would be personally liable to the claimant in accordance with the laws of this state.

Tort Claims Payments

The College District may pay actual damages, court costs, and attorney's fees awarded against an employee or officer if the damages result from an act or omission by the employee or officer in the course and scope of his/her employment or duties and arise from a cause of action for negligence. The College District shall not pay damages awarded against an employee or officer that arise from a willful or wrongful act or omission, an act or omission constituting gross negligence, or official misconduct.

Defense Counsel

The College District may provide counsel to represent a defendant for whom the College District may pay damages. Counsel may be an attorney regularly employed by the College District, unless there is a potential conflict of interest between the defendant and the College District, in which case the College District may employ other counsel to defend the suit.

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Workers' Compensation

The College District shall provide workers' compensation coverage as required by the Texas Workers' Compensation Act. Any employee who experiences an on-the-job injury shall report the injury in accordance with established procedures.

The College District has chosen to administer the workers' compensation program by becoming a self-insurer. The College District shall establish a designated fund for workers' compensation and shall normally budget annually for this fund amounts equal to the College District's standard premium based on its loss experience.

The Board has adopted the offset option provided by law, whereby an employee absent from the job because of a job-related illness or injury may choose to:

1. Receive workers' compensation wage benefits only; or
2. Use available paid leave in proportional amounts to supplement workers' compensation wage benefits, up to the regular pre-injury weekly wage. If the employee chooses this option, the College District shall pay the difference between the weekly income benefit received under workers' compensation and the employee's regular pre-injury weekly wage.

Smoke-Free Environment

Smoking is prohibited in all classrooms, laboratories, offices, conference rooms, hallways, and all other rooms in all buildings of the College District, and on all property which is owned, leased, rented, or otherwise under the control of the College District.

Safety Program

Safety principles for the College District are:

1. Elimination of accidents is vital to the public interest, since accidents produce economic and social loss and impair productivity.
2. Each employee, student, and visitor has a responsibility to take all necessary and feasible precautions to prevent possible accidents.
3. The safety of employees, students, and visitors is paramount and must take precedence over expediency or short cuts.
4. Enforcement of safety rules is a matter of education.

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Transportation Management

The College District requires safe travel for official student and employee travel during Use of a vehicle owned or leased by the College District. For specific requirements see [C.1.6.4](#).

Procedure [C.1.6.1 Liability Insurance: Employees](#)

Procedure [C.1.6.2 Workers' Compensation](#)

Procedure [C.1.6.3 Safety Program: Responsibilities](#)

Procedure [C.1.6.4 Transportation Management](#)

Procedure [C.1.6.5 Smoking Education Program](#)

Legal Reference - TACC Policy Reference Manual

CK(LEGAL) - Insurance and Annuities Management

CKD(LEGAL) - Insurance and Annuities Management: Health and Life Insurance

CKE(LEGAL) - Insurance and Annuities Management: Workers' Compensation

CKF(LEGAL) - Insurance and Annuities Management: Unemployment Insurance

CG(LEGAL) - Safety Program

CGA(LEGAL) - Safety Program: Inspections

CGB(LEGAL) - Safety Program: Accident Prevention

CGC(LEGAL) - Safety Program: Emergency Plans