



El Camino College

Risk Management Principles for the El Camino Community College District

Ensuring a Safe and Secure Educational Environment

Introduction: Risk management is a vital aspect of El Camino Community College's commitment to providing a safe and secure educational environment. This document outlines key risk management principles and sets minimum standards for certificates of insurance to protect the college, its employees, and students from potential risks.

Risk Management Principles:

1. Identification of Risks:

- El Camino Community College District will maintain a comprehensive risk identification program to recognize potential hazards and vulnerabilities across all campus activities.

2. Risk Assessment:

- Regular risk assessments will be conducted to evaluate the likelihood and severity of identified risks vs benefit.

3. Insurance Coverage:

- El Camino Community College District will maintain appropriate insurance coverage to mitigate financial loss in the event of unforeseen circumstances through our broker, Keenan.
- Extenuating circumstances will be evaluated on a case-by-case basis.

4. Minimum Certificate of Insurance Requirements:

- All third-party contractors, vendors, and service providers conducting activities on El Camino Community College District premises must provide a certificate of insurance meeting the following minimum requirements:
 - General Liability Insurance:
 - Minimum coverage limit: \$1,000,000 per occurrence
 - Additional Insured Endorsement: El Camino Community College District and its Board of Trustees must be named as an additional insured.
 - Workers' Compensation Insurance:
 - Compliance with California state law.
 - Automobile Liability Insurance (if applicable):
 - Minimum coverage limit: \$1,000,000 per occurrence
- Please note, insurance minimums are not fixed and may vary widely depending on event. Please contact the Workplace Safety and Risk Management Department regarding any questions at riskmanagement@elcamino.edu

5. Contractual Risk Transfer and Indemnification:

- To further protect the El Camino Community College District from potential liabilities arising from third-party contracts, all agreements with contractors, vendors, and service providers must include legally acceptable indemnification clauses. These clauses will require the third party to assume responsibility for specific risks and liabilities associated with their services.



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a. **Defense and Indemnification:** The third party shall defend, indemnify, and hold El Camino Community College District, its officers, Board of Trustees, employees, and agents harmless from and against any claims, demands, actions, suits, damages, liabilities, losses, costs, and expenses (including reasonable attorney's fees) arising out of or in connection with the third party's performance under the contract.

b. **Scope of Indemnification:** The indemnification shall apply to claims or actions brought by third parties, including but not limited to, students, employees, visitors, or other entities, arising from the third party's negligence, misconduct, or failure to fulfill their contractual obligations.

c. **Insurance Requirements:** The third party shall maintain insurance coverage consistent with the minimum requirements outlined in Section 4 of this document. The third party shall provide evidence of insurance and proof of compliance with the indemnification clause.

d. **Notice:** The third party shall promptly notify El Camino Community College District in writing of any claims or actions that could give rise to an indemnification obligation under the contract.

- El Camino Community College District shall review and approve all indemnification clauses to ensure they are legally acceptable and in compliance with applicable laws and regulations. Third parties failing to provide acceptable indemnification clauses or meet insurance requirements may not be considered for contracts or agreements with the college.
- The inclusion of legally acceptable indemnification clauses enhances the college's ability to transfer and manage risks effectively while ensuring that third parties bear the responsibility for their actions and liabilities.

6. **Loss Prevention:**

- El Camino Community College District will implement and maintain loss prevention measures, including safety training, emergency response plans, hazardous assessments, site inspections, and incident reporting procedures.

7. **Emergency Response and Business Continuity:**

- El Camino Community College District will establish comprehensive emergency response and business continuity plans to minimize disruptions and ensure the safety of students and employees during critical events.

8. **Compliance with Regulations:**

- El Camino Community College will adhere to all federal, state, and local regulations related to risk management, including environmental, safety, and health standards.

Conclusion: El Camino Community College District is committed the well-being of its students, faculty, and staff. Implementing and maintaining these risk management principles to protect its assets, and reputation. We recognize that risk management is an ongoing process and will continuously review and update these principles to adapt to evolving risks and challenges.



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By adhering to these principles and setting minimum standards for certificates of insurance, we aim to create a secure and resilient educational environment that fosters academic excellence and the personal growth of our community members.