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# Butte County Mosquito and Vector Control District

## POLICY MANUAL

**POLICY TITLE:** Insurance  
**POLICY NUMBER:** 2040

**2040.1 Coverage:** Liability and property damage insurance coverage limits shall be maintained at an adequate level. To accomplish this, the District Manager shall review the insurance coverage annually and make any necessary changes. The District is self insured for property and liability through the Vector Control Joint Powers Agency (VCJPA).

**2040.2 Adequate Coverage:** Any new fixed capital assets and major non-capital items should be covered by a reasonable amount of fire insurance. Capital items should have additional coverage against loss by other perils. The District Manager is directed to maintain these reasonable coverage limits, consistent with changing District needs and inventories.

**2040.3** It shall be the District Manager's responsibility to try to maintain adequate liability insurance coverage at all times to protect the employees and Trustees against loss. The District Manager shall notify the affected Trustees and employees if adequate liability insurance coverage is no longer available.

**2040.4** Other necessary coverage, such as aircraft insurance, Workman's Compensation and Unemployment Insurance shall be obtained and kept in force.

**2040.5 Cooperative Programs:** When the District participates with other agencies in cooperative programs consideration shall be made to transfer risk from the District by hold harmless agreements or insurance. Likewise the District, if requested may add agencies or persons to District insurance policies as additional named insured, after utilizing VCJPA review to transfer risk, in order to protect the liability of the District.

**2040.6 Alternatives:** The Board will consider reasonable alternatives, including self-insurance, which provide good coverage at less cost to the District.