C.01.06.01 Liability Insurance. Employees Procedure

Responsible Department: Talent, Organization and Policy

Based on Board Policy: C.01.06 – Enterprise Risk Management

Approved: 8-18-09 Last Amended: 2-26-15 Reviewed: 12-01-25

Employee Liability Insurance

As an element of College District employees' compensation, the College District may purchase necessary liability insurance in the name of such employees who are exposed to individual liability by virtue of their official duties.

The College District may purchase insurance insuring the College District and its employees against any liability, risk, or exposure and covering the losses of any College District property. The College District may pay the cost of any insurance from any College District funds.

Law Enforcement Vehicles

The College District shall insure each law enforcement officer appointed or employed by the College District against liability to third persons arising out of the officer's operation of a motor vehicle owned, leased, or otherwise controlled by the College District at any time the officer is authorized to operate the vehicle, including times that the officer is authorized to operate the vehicle while off duty. The motor vehicle liability coverage must be in amounts not less than those required by Transportation Code Chapter 601, Subchapter D, to establish financial responsibility. The College District may satisfy this requirement by:

- 1. Electing to be self-insured;
- 2. Entering into a risk retention group, risk management pool, or interlocal contract with other political subdivisions; or
- 3. Providing for coverage by an insurance company authorized to write motor vehicle liability insurance coverage.

The policy may exclude coverage for operation of a motor vehicle in the commission of a criminal offense other than a traffic offense.

Legal Reference - TACC Policy Reference Manual CKB(LEGAL) - Insurance and Annuities Management: Liability Insurance