

## **Business and Operations**

### **LIABILITY AND PROPERTY INSURANCE**

**SR 3530.01**

**Purpose:**To provide a process for reporting premises injury for students and visitors.

**Timeline:**Premises injuries must be reported immediately.  
Accident reporting forms must be submitted to Business Services within twenty-four (24) hours.

The employer pays for liability insurance. The County Office is self-insured and is represented by the following:

#### **Northern California School Insurance Group (NCSIG)**

Local Insurance Carrier:  
Northwest Insurance Agency  
390 West Standley Sreet  
Ukiah, CA 95482  
(707) 462-8615  
(707) 468-9541 (FAX)

Contact Person: Phil Onori

#### **PROCEDURE:**

#### **PREMISES INJURY ACCIDENT REPORTING FOR STUDENTS AND VISITORS**

Whenever a student or visitor is injured on either the school premises or on a school approved field trip activity please follow the procedures listed below:

**Note: All complaints on injury or pain should be taken seriously.**

1. If someone complains of injury, dizziness or severe pain, the person should not be moved or left unattended. Do not assume an injury is minor or non-existent merely because it is not visible.
2. Do not encourage the person to "shake it off" even if there is no visible evidence of an injury. Treat the complaint seriously.
3. Do not hesitate to call an ambulance or paramedics because of financial concerns. Time is important.
4. If a student is injured, call parent/guardian to authorize a method of treatment and mode of transportation to a medical facility. If this is not possible, seek appropriate medical treatment.
  - o The student should first see his/her personal physician unless the injury is an emergency. Try to avoid the emergency room if possible, but do not jeopardize the safety of the student.
  - o If an injury is minor and treated with first aid, and the parent/guardian is not called, send a note home with the student advising of the injury.
5. Do not promise to pay medical bills. Refer inquiries to Sara Adan (467-5030) in

- Business Services.
6. Complete the [Accident Reporting Form](#) and forward to Sheryl Yeomans, in Business Services immediately.

## MENDOCINO COUNTY OFFICE OF EDUCATION

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**Date Adopted:** 03/01/2003

**Date Revised:** 04/06/2005