The President, or their designee, shall establish and maintain insurance coverage required by law (including Worker's Compensation) and such coverage as to protect College property against major perils, such as fire and windstorms.

Other insurance coverage may be established and maintained, if deemed appropriate and desirable, for the benefit and protection of students, faculty or staff, or where it is considered prudent to protect some property against losses occasioned by other than major perils, or to protect the College from liability loss due to any accident or hazard which may arise as a result of use of College facilities by outside groups or organizations.

An annual review of the College's insurance program shall be made by the President or designee and presented to the Area Commission.