Grays Harbor College, like all the agencies of the State of Washington, is "self-insured." This self-insurance protects the interest of the college in case of proven liability on the part of one of its agents. In a strict sense, an employee must be charged in court and be proved to have been negligent in his/her officially sanctioned duties before the college is liable for personal injury to others or damage to the property of others caused by the agent. The college, along with its agents, will be defended in such a suit by the Office of the Attorney General.

An employee may be sued as an individual (perhaps along with the college) for personal injury to others or damage to the property of others. Some professional associations provide personal liability insurance coverage which protects their members for liability.

Grays Harbor College does not have insurance which "automatically" provides for payment whenever a member of the public, a student, or an instructor suffers personal injury. The same statement applies in case of damaged, lost or stolen personal property. Individuals wishing to request reimbursement for expenses incurred from an injury or other damage may complete a tort claim form which is submitted, along with receipts and appropriate documentation, to Risk Management for evaluation.