



December 3, 2019

TO: Member Districts

FROM: Robert J. Kretzmer
Director, Property & Liability

SUBJECT: Preparing for Winter Storms

Coverage

Fall and winter bring changing weather patterns. Some of these storms include significant wind, rain and snow. SISC offers the following reminders about preparing for increased weather patterns and how you can mitigate damage to your district during such events. In addition, we have included information about SISC coverages and how to contact us when your district needs to report a weather related loss.

Coverage is usually afforded under the SISC Property Memorandum of Coverage for damages sustained to your real and personal property due to all risks of direct, physical loss or damage unless otherwise excluded under the Memorandum. Therefore, damage sustained by way of wind and rain is covered.

In addition, SISC does afford coverage for damages sustained by way of "flood." (While the Property Memorandum of Coverage specifically states that flood is an excluded peril, SISC allows for damages by way of flood due to the fact SISC's excess insurer allows for "flood" coverage on a limited basis.) A total of \$7,500,000 is available to the SISC pool for losses related to flood. However, there is a sub-limit of \$2,500,000 for locations inside Flood Zones A or V.

SISC staff and our business partners recommend taking the following mitigation measures prior to the winter season

- Inspect your buildings
- Remove leaves and debris from gutters
- Clear storm drains
- Trim trees and shrubbery
- Remove all damaged branches
- Identify the low spots on your campuses and prepare sump pumps for delivery of this water to the closest drain
- Identify staffing needs for when a severe storm hits your area
- Understand your municipalities sewer cleaning program to be certain those needs have been addressed in your immediate area
- Be prepared to move valuables to a higher area
- Be prepared to move hazardous materials to a higher area (such as paint, oil, pesticides and cleaning supplies)
- Be prepared to secure loose outdoor items such as tables and trash cans
- Have sand bags and tarps available
- Have plywood for broken windows and fences available

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A Joint Powers Authority administered by the Kern County Superintendent of Schools Office, Mary C. Barlow, Superintendent

Emergency telephone numbers to have on hand

In the event your agency experiences damage due to a severe wind or rainstorm event this fall or winter, please immediately contact one of the following individuals or offices:

- SISC Property & Liability: Lilia Beck, Administrative Secretary at (661) 636-4495
Jahna Lewis, Claims Assistant at (661) 636-4871
After business hours and on weekends: Robert Kretzmer, Director at (661) 431-2227
- Belfor Property Restoration at 1-800-856-3333
(in the event you are not able to reach one of the SISC contacts)

FEMA

California is located within Region IX of the Federal Emergency Management Agency (FEMA). An excellent resource to review is the information that can be located at www.ready.gov related to severe weather preparedness and post event measures.

Please contact Olivia Humilde of FEMA's Region IX office at (510) 627-7068 or Mary Simms at (510) 627-7006, in the event you have any specific questions concerning the recommendations and suggestions found at www.ready.gov

Comment

This memo and additional information can be found on SISC Property & Liability website at <https://sisc.kern.org/pl/informational-memos/>