

# Quarterly Update

## P & L CLAIMS: REPORTING PROPERTY LOSSES

Many SISC member districts experience water damage during the winter because of cold and freezing conditions especially when the temperature falls below 30°F. The purpose of this article is to provide our districts with some tips and reminders to help prevent against this cause of property damage and maintain their coverage for these types of losses. We will also include guidance on what to do if property damage occurs and your district must report a claim to SISC.

**Outside Areas:** Large Plumbing Areas: Water mains, water pumps, and landscape sprinkler controls should be boxed or framed and filled with sawdust or a non-compacted insulation.

Exterior Water Lines: Exterior water lines that serve drinking fountains should have insulation where feasible or should be shut off.

**Inside Areas:** Attic Areas and Walls of Older Buildings: For buildings or rooms that fall into this category, there are two alternatives. You should either insulate the pipe or keep the heat on at a reduced temperature, but high enough to keep the pipes from freezing. Maintaining heat inside buildings during freezing temperatures is a requirement to avoid coverage exclusion (IV.H). It also protects uninsulated pipes located in the attics of buildings mitigating the risk of pipes bursting.

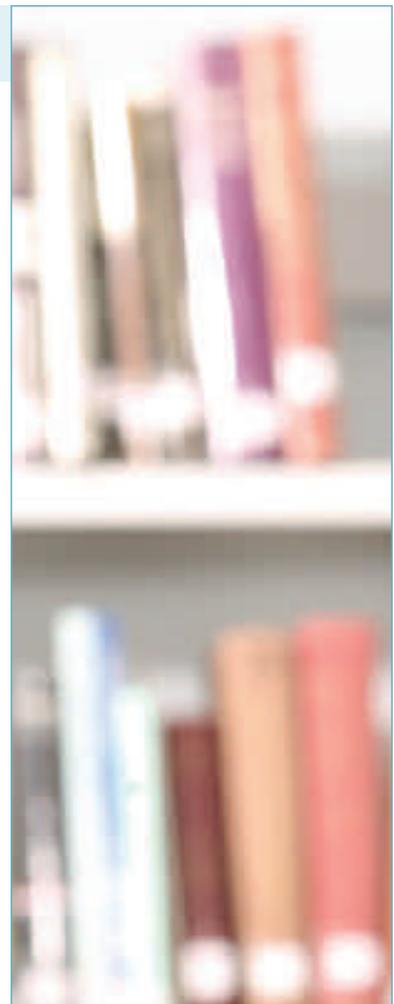
### Tips to Prevent Frozen Pipes

- Insulate all exposed pipes.
- Set heat no lower than 55 degrees Fahrenheit.
- Open cabinet doors under sinks.
- Disconnect garden hoses.

**Routine Inspections:** Inspect your property frequently during inclement and freezing weather conditions. Water intrusion into a building by a leaking roof, inadequate drainage or a damaged pipe can be costly and disruptive to your school districts' facility needs and requirements.

### Claims Reporting

In the event that water damage to a building occurs the loss should be reported to SISC as soon as possible. Typically, emergency response personnel can, and should, be dispatched by the district in order to contain the loss (Continued on Page 4)



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### Property & Liability Division

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## HOW WE GOT STARTED

*The Self-Insured Schools of California was established in 1979 as a Joint Powers Authority. Due to the crisis in the excess commercial insurance market at the time, public entities throughout the State of California pooled their resources together and began self-funding losses. The SISC Property & Liability division now consists of 144 member agencies throughout the State. SISC staff manages over \$11 billion dollars total insured value of properties owned by our members and also handles liabilities associated with an average daily attendance of over 380,000 students. In addition to providing claims handling services for auto, general liability and property losses, SISC has a full time dedicated Safety & Loss Control staff that provides guidance to our members related to a variety of issues. If you have concerns or questions regarding coverages and/or services provided by SISC Property & Liability please contact Robert Kretzmer, Director, at 661-636-4709.*

## SAFETY & LOSS CONTROL: TECHNOLOGY RESOURCE

The Safety and Loss Control team at SISC has been diligently working on a new project. Safety and Loss is dedicated to providing quality services to our member districts. Our team is always looking for ways to improve the resources we provide. Recently, we have turned to new technology and applications to make that happen. Safety and Loss has started to utilize a new program from Risk Control Technologies (RCT) to help streamline our processes. Our member districts are our top priority and providing as much information and resources is our main goal. RCT has been a labor of love and one that we are confident will help us accomplish that goal. Many hours have been spent on training and building a database that will best serve our districts. We have aimed to create templates and reports that will pin point important information.

With the many inspections that we provide, we aim to provide reports that are user friendly and informative. RCT has given us a great resource to create those reports and we look forward to sharing them with you. As we move along in this project, our members will begin to see our inspection reports change. Our goal is to make it easy to identify the deficiencies found during our inspections and the information you will need to correct them. We aim to be a partner in the risk assessment process and we believe that RCT will be helpful in accomplishing that goal.

The added benefit of RCT is our ability to utilize information while we are on site to make clear recommendations and provide as much information as possible. We will be able to look back on previous reports and see the improvements that have been made as we are conducting inspections. With this project, we hope to create an even better partnership in safety and risk assessment with our member districts to better help them serve their students.

## STUDENT INSURANCE: OUR STAFF

Every day your schools have students participating in interscholastic sports, band, baseball, and other activities; and every day students may be at risk for injury. Whether it is practice, games on campus or away, we at SISC want you to know we've got you covered.

Student Insurance Examiners come with 30 years of claims experience and work diligently to process claims as quickly as possible. Claims are distributed to Claims Examiners based on students last name. Elsa Lara handles the alphabet A-F, Debbie Jackson G-O and Sabrina Moten P-Z. SISC helps maintain the district's positive relationship with an injured student's family as well as reduces the district's liability exposure.

Our programs:

**Student Accident Program:** Provides accident medical coverage for all students (K-12) while on school grounds and/or participating in a school sponsored activity.

**Supplemental Accident Coverage:** Available for students at a very affordable rate of \$25.00 per school year.

**Tackle Football Coverage:** For accidents occurring while participating in High School interscholastic tackle football practice or competition that can be purchased at an annual premium of \$60.00 per student athlete.

**Concussion Coverage:** The number of concussions in youth athletics is a concern, so in 2016 SISC began to provide concussion insurance coverage to athletes from 9<sup>th</sup> to 12<sup>th</sup> grade with no additional cost to a district. SISC supports student athletes and strives to promote a commitment to safe sports.

For information about how to properly complete the SISC-Student Accident Coverage Claim Form, please use the following link: <https://sisc.kern.org/pl/video-resources/>



## ALLOW US TO INTRODUCE: JAHNA LEWIS

We would like to introduce Property and Liability's Claims Assistant, Jahna Lewis. She has been with our team for four years and is a vital part of our day to day operations. She currently assists with claims setup for Property and Liability as well as Student Insurance. She is often the first person you will speak to on our team when filing a loss. She is a wealth of information and we are positive that our member districts benefit from her knowledge as much as we do.

Jahna comes from an inventory management and sales background. Her previous experience fully reinforces her love of helping people. In 2016 Jahna joined the SISC staff at the front desk. She quickly moved to the Property and Liability division to assist the Safety and Loss Control staff with administrative assistant duties. Her skill set allowed her to move to her current position as a Claims Assistant, supporting both the Student Insurance examiners and the Property and Liability adjusters.

She enjoys the opportunity to assist our member districts and the ability to help parents as they navigate through the process of submitting a student insurance claim. She prides herself on making sure our claims examiners and adjusters have everything they need to process a claim in a timely manner.

When Jahna isn't at the office, she enjoys spending time with family and friends and reading. She has an affinity for science fiction books. She recently found a love for hiking and is enjoying time in nature with her new puppy.

### DID YOU KNOW . . . .

SISC Property and Liability has member districts in 19 California counties.

## PROPERTY & LIABILITY

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## FROM THE DIRECTOR

In the midst of the holiday season, I often think of what I am thankful for in the past year. As challenging as 2020 has been, there remain a few constants that give me energy each day and keep me optimistic about the future.

Near the top of that list each year is my employment with the Self-Insured Schools of California. Each day SISC has the opportunity to be of service to a large number of districts throughout the State. The leadership team here at SISC guided by Nick Kouklis, CEO, encourages staff to do their best and explore new opportunities for service to our members.

The collaborative effort made by the individuals who make up the Property and Liability division is key to our success. COVID-19 has challenged our ability to continue working in a concerted fashion; however SISC has risen to the challenge and 1) created the virtual environment necessary at the initial outbreak and 2) created infrastructure within the office to provide for a safe and virus free working environment. Our hearts go out to any of you who may have lost a loved one due to illness associated with the virus.

Significant challenges await us as 2021 approaches. The Property and Liability division remains committed to providing supportive and timely service to our members. Look for future editions of the *Quarterly Report* in March, June, September and December of 2021. A special note of appreciation goes to Kerri Jones, Safety & Loss Specialist, for her efforts in editing this first edition.

I hope each of you have a wonderful holiday season. As others have said many times before “there is light at the end of this tunnel.”

Robert J. Kretzmer, Director  
Property & Liability Division

## REPORTING PROPERTY LOSSES ( CONTINUED)

and mitigate further damage. This is often the case with water losses. However, contacting the SISC office at the inception of a loss is important in order to establish a detailed and accurate scope of loss and scope of repairs from the onset.

### Loss Reporting Guidelines

- Report the loss to SISC as soon as possible.
- Do not commit district funds without approval/authorization from the SISC adjuster.
- Do not dispose or discard damaged items until inspected by SISC or its authorized agent, or until approval has been given by the adjuster.
- Begin a detailed inventory of damaged contents as soon as possible.
- Follow all rules for purchasing and/or public contracting.
- Obtain at least two or three estimates for construction related repairs/reconstruction and have estimates reviewed by SISC.
- Maintain ongoing communication with the SISC adjuster until conclusion of the claim.
- Please note that District losses can be reported to SISC via our website at [sisc.kern.org/pl](https://sisc.kern.org/pl). Click on the Report a Claim link and submit your property loss via the Property Loss Notice.

*Please note that losses can be reported via telephone by calling 661-636-4495. Or in the event of an emergency at the following contact numbers: Ryan Bourget, 661-912-7927 or Roxann Dailey-Webb 661-428-2035.*

## SAFETY CREDITS: IMPORTANT INFORMATION

In July 2019, the SISC Property & Liability Safety Credits Program was discontinued. However, member districts are allowed to spend the remaining balance of their rollover safety credit funds as per the policies and guidelines. If your district has rollover funds from previous years, the deadline to use these funds will be June 1, 2021.

Projects that can mitigate property and liability claims for the district are appropriate use of these funds. In the past, districts have used these funds to update playground equipment, install security lighting and/or surveillance technology or mitigation of hazardous conditions on a school site such as tripping hazards, as a few examples. If you would like to see if a project meets the criteria for safety credits fund use, please feel free to give us a call. Projects must have been completed in the 2020-21 fiscal year. You can also access the policies and guidelines and the application form from the SISC website at [sisc.kern.org/pl](https://sisc.kern.org/pl) On the right side you will see a link for Safety Credits.

