



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

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Quarterly Update

WHAT TO DO AFTER A TRAFFIC ACCIDENT

California's roadways and highways are some of the busiest in the nation. Whenever school district drivers are on the road in a vehicle, there's a risk of being involved in a traffic accident. The purpose of this guide is to help you after a traffic accident. The following is a list of what to do following an accident.

Determine Injuries

Never leave the scene of an accident, even a minor one. Your first priority is safety; everything else can wait. Make sure everybody is okay and get medical assistance if you or someone else needs it.

Get Yourself Out of Danger

If you're not injured and the accident was minor, drive your car to the side of the road so it doesn't block traffic. Turn on your hazard lights to alert other drivers to slow down. If the crash is more severe or if anyone is hurt, leave the vehicles where they are. Always be extra careful when getting out of your car.

Call 911

If it is a serious accident, always contact the police. When police arrive, note the officer's name, badge number, report number and contact information. Be sure to get a copy of the accident report in the days following the accident.

Gather Important Information

Use your cellphone to take pictures of documents or, with pen and paper, get the name, address, phone number and driver's license number of everyone involved in the accident. Then, gather all vehicle information including year, make and model, color and license plate number. Exchange insurance information with the other driver.

Document the Scene

Record as much detail about the accident as possible using your phone's camera and video features. Record the date and time of the accident, and

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Maintaining District Contacts

Communicating with our member districts is a top priority for SISC. Communicating items such as coverage summary memos; Memorandums of Coverage (MOC); insurance and school industry updates and memos; and information of training opportunities are types of information important to share with our members. In that effort, we strive to maintain current contact information for our district administrative contacts.

If you have changes in administrative staffing, e-mail addresses, phone numbers or mailing addresses for your district, please e-mail Lilia Beck, Administrative Secretary at libeck@kern.org



HOLIDAY ACTIVITIES

The start of school has been challenging and unique as a result of COVID-19. Many school districts, parents and children were able to take a step in the direction of resuming instruction in the classroom. Districts are also assessing how they can recognize the change of seasons, with fall and winter carnivals, Halloween, Thanksgiving, Hanukkah, Kwanza, Christmas and other significant holidays throughout the coming school year. While recognizing these holidays can be educational in understanding different cultures, as well as encourage social development, there are some safety concerns to be aware of.

- ◆ **Lights** – If your district allows teachers and staff to put up lights, they should be LED lights. LED lights burn cooler and reduces the risk for fire. Any lights allowed must not overload circuits; be unplugged at night or when leaving the site; and must not create a tripping hazard.
- ◆ **Paper Decorations** – Many of our classrooms are decorated to support and enhance the learning environment. However, keep in mind that no more than 20% of the wall surface may be covered with materials. Decorative materials including paper, curtains, hanging art, Christmas trees, and cardboard should be flame retardant. These items cannot block or conceal the exit door, exit lights, fire alarm, or fire extinguisher. This includes cardboard, plastic partitions or other items that may be used to create a holiday themed decoration.
- ◆ **Overhead Decorations** – This type of decoration can often reduce visibility of exits in an emergency, but they also could fall on a student or staff member if not secured appropriately. In addition, districts should review their district policies on which items can be used to hang these items and who is allowed to use such devices. Some districts may wish to restrict ladder use to maintenance and operations staff, to reduce the potential of staff and student injuries.
- ◆ **Dry Ice** – Dry ice is a cryogenic material that can cause severe frostbite burns to skin. This is a toxic material if accidentally swallowed. It also emits carbon dioxide, which can displace oxygen in confined areas. SISC recommends against the use of dry ice.
- ◆ **Food Booths & Vendors** – Any food served on campus must meet county Health Department guidelines. In addition to the Health Department, your Food Services department is a great resource that can guide you on what the requirements are for food safety and disposal at a school site.
- ◆ **Animals** – Animals that are brought onto campus should be cleared by a veterinarian first. Animals can carry a variety of diseases and can be unpredictable when frightened and in an unfamiliar environment. Some animals are less of a risk, while some are not appropriate to bring on a school campus.

If you have any additional holiday related activity questions, please feel free to contact our Safety and Loss Control staff and they would be happy to assist you.

INTRODUCING ROXANN DAILEY-WEBB



Roxann Dailey-Webb joined the SISC Property & Liability Department in 2011 as a Property Liability Adjuster. She primarily handles bus and automobile accidents but also handles liability and property claims. Prior to joining SISC, Roxann worked for a major personal lines insurer for 22 years.

Roxann enjoys providing our member districts excellent customer service. When Roxann is not working, she enjoys camping and riding her quad in the sand at Dumont and Glamis, California. She also enjoys spending time with her dog, Stanley and being a part of her daughter's life.

EMPLOYEE USE OF PERSONAL VEHICLE FOR DISTRICT BUSINESS

We will frequently be asked by our member districts whether or not employees are covered under the SISC program when an employee drives his own personal vehicle on district business. Insurance Code section 11580.9(d) states that "... where two or more policies affording valid and collectible insurance apply to the same motor vehicle or vehicles in an occurrence of which a liability loss shall arise, it shall be conclusively presumed that the insurance afforded by that policy in which the motor vehicle is described or rated as an owned automobile shall be primary and the insurance afforded by any other policy or policies shall be excess." Therefore when this question is posed to SISC we respond by advising our members that employees need to be aware that their own personal auto policy is primary when using their own vehicle while on district business. The SISC coverage is excess.

PROPERTY & LIABILITY

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New Member

Districts

We would like to highlight our new member districts to SISC. These districts are members of the Imperial County Schools JPA.

- Brawley Elementary School District
- Brawley Union High School District
- Calipatria Unified School District
- Central Union High School District
- El Centro Elementary School District
- Heber Elementary School District
- Holtville Unified School District
- Imperial County Office of Education
- Imperial Unified School District
- Imperial Valley ROP
- Magnolia Union Elementary School District
- Meadows Union Elementary School District
- Mulberry Elementary School District
- Seeley Union School District
- Westmorland Union Elementary School District

GET SAFETY TRAINED ONLINE TRAINING



Garth Maijala,
Executive Director
SIPE

Get Safety Trained is the online education provider for SISC. Garth Maijala, the Executive Director of the Schools Insurance for Public Employees (SIPE) program that operates Get Safety Trained, provided us with insight as to the creation of Get Safety Trained and what is presently being offered. In addition, the future looks bright for the online education program as new offerings and a new platform is being developed.

What are the roots of your involvement with Get Safety Trained?

My career with SIPE began 23 years ago. For many years I served as the Coordinator of Safety and then as Coordinator of Industrial Hygiene. Prior to joining SIPE, I worked for the Bellflower Unified School District as the Safety & Risk Manager. In May of 2020 I became the Executive Director of SIPE.

How did Get Safety Trained get started?

Around 2000 SIPE was looking for an online training company that had the courses we needed to help our members. At the time there were only a few platforms available and none of them seemed to fit with exactly what we needed. So, we decided to create our own online training program. Over the years the program went by a couple of different names until we settled on Get Safety Trained. Originally we only offered online training to our own members. Later, the Santa Barbara SIPE wanted to use the platform and then a couple JPAs in the Fresno area expressed an interest. Currently we have four JPAs and two charter schools that use our online platform. We have over 200 school districts that use our service made up of 40,000 to 50,000 employees.

What types of courses are offered?

Originally our courses were geared towards Cal/OSHA compliance. Over the years we have added more courses related to what might be considered Human Resources issues, such as courses dealing with discrimination and sexual harassment. Other courses include instruction on general employee safety and compliance, tool and equipment safety, emergency preparedness, property and liability, student safety, employment practices and workers' compensation, environmental and hazardous materials. There are now over 90 courses and 14 of these are offered in Spanish. Right now, our most popular courses are on the topics of bullying, mandated reporter, pest management and sexual harassment prevention.

Who helps with the daily operation of Get Safety Trained?

I really credit Cheryl Lunsford with being the face of Get Safety Trained. She works with all of our members questions on a daily basis. Our members include the grades pre-school through community college level. Cheryl does a fantastic job of keeping our customers informed and walking them through any technical difficulties they are experiencing. That being said the most effective way for our customers to get assistance is for them to click the **Contact Us/Help** button on the site. Cheryl responds quickly to those requests.

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What are some of the unique features that make Get Safety Trained such a good learning tool for our industry?

First of all, we have the ability to create custom courses for our customers. Any SISC member district who is interested in adding new courses can reach out to SISC Property & Liability Director Robert Kretzmer at rokretzmer@kern.org and he can facilitate the process with Get Safety Trained. Graphics and chapter quizzes are added to enhance the learning experience. Each course comes with a twenty question final exam, with ten multiple choices and ten true or false questions. We have found that 85% of mandatory training requirements that we see requested from our members can be accomplished by our online training offerings. However, there are some trainings, such as AEDs, CPR, and forklift training that require a hands-on experience. Custom administration reports are available through Get Safety Trained. Our HTML format works with any browser. Many of our courses are available to be downloaded into a PDF format. In 2021 we will be introducing a new platform that will enable our users to access the courses much more easily on their cell phones or tablets. Our pricing is based only on covering our costs and time spent developing and maintaining our site. We are a non-profit that is being managed by schools for schools.



Cheryl Lunsford,
Administrative
Assistant &
Support
Representative
SIPE / Get Safety
Trained

What about new courses that have either recently been developed or are in the development stage?

Over the summer, we added the following new courses: Defensive Driving; Protection from Wildfire Smoke; and COVID-19. We also have put two of our courses, Bullying and HSA Basic Pest Management in the School and Child Care Settings, into the Spanish language format in recent months. Two other basic enhancements we made were improving the Employee Record Page with quick links and we have simplified the Forgot Password reset feature.

How can someone learn more about Get Safety Trained?

We welcome anyone interested in learning more about Get Safety Trained or specific questions to reach out to us at support@getsafetytrained.com



GET SAFETY TRAINED

SAFETY TRAINING JUST GOT EASIER

- Over 90 English and Spanish online courses
- All courses are designed for school employees
- Completely customizable for your JPA, district, or school
- Includes a complete system to manage all training records

New Courses on Get Safety Trained

Get Safety Trained (GST) has over 90 training courses tailored specifically to the needs of school districts. SISC provides access to this online training at no cost to our member districts. Below is a list of new or updated courses in the last year:

- Defensive Driving
- Protection from Wildfire Smoke
- Outdoor Worker Hazards
- COVID-19
- HSA Basic Pest Management in School and Child Care Settings (Spanish)
- Bullying (Spanish)
- Bullying (updated)
- Valley Fever Awareness
- Sexual Harassment Prevention Training for Non-Supervisory Personnel
- Custodial Safety

In addition, updates have been made on the administrative side to assign course completion due dates with a specific date and reports can be downloaded to Excel files.

FROM THE DIRECTOR

We encourage our members to visit the SISC Property & Liability website at <https://sisc.kern.org/pl/>

located at You will find important information related to coverage documents, informational bulletins, on-line education, and more.

Our Informational Bulletins cover a variety of topics including but not limited to AEDs, bounce houses, drones, as well as the Interactive Process. Often these bulletins include helpful advice from our Safety & Loss team with respect to mitigation efforts that can be made by your district to prevent loss.

Our website also includes a link to on-line education that will direct you to Get Safety Trained, our on-line training provider that so many of our members use to meet the mandated certifications necessary for school district employees.

The Forms link in the Menu on our home page will provide you with frequently used forms such as the Claim for Damages, Facilities Use Agreement, Student Accident Claim Form, and more.

We have recently added a California Code Sections link and a Useful Information link to the Menu. These links provide text from frequently referred to code sections and under the Useful Information link publications from key agencies such as the Centers for Disease Control (CDC), California Department of Education and the California Department of Public Health.

In the event you have suggestions for information you would like to see posted on the SISC Property & Liability website please contact me at 661-636-4709 or at rokretzmer@kern.org

TRAFFIC ACCIDENTS (CONTINUED)

photograph the entire scene of the accident and property damage. Note street names and the direction each vehicle was heading both before and after the accident.

Avoid Roadside Discussions about Responsibility

Simply gather information and document the accident. Do not discuss who may have caused the accident.

Call a Tow Truck

Depending on how much damage your car sustained, it may need to be towed to a body shop. If necessary, call a tow truck.

Call SISC

Report the accident to SISC right away so a claim can be set-up and an investigation can begin.

Delayed Injury

Some injuries require immediate attention. However, if you experience pain or the need to seek medical attention after the date of your accident, please notify your supervisor.

Stay Organized

Designate a spot in your car to keep your registration, proof of insurance card, contact information and a list of key things you need to remember at the scene of an accident. SISC has a document you can download and keep in district vehicles on our forms page on our website at <https://sisc.kern.org/pl/>

Stay in Touch with SISC

Stay in contact with SISC after reporting an accident, and keep all your accident-related documents organized as you work with your insurance adjuster to process your claim.

STUDENT INSURANCE CLAIM FORMS

In this issue, we are highlighting some important items to consider when a student gets injured during school hours or at a school sponsored activity. When an injury occurs, it is important that your designated staff completes an internal incident report. This document should contain details that fully describe how the injury occurred, exact body part, and a list of witnesses, if any. The SISC Property and Liability website has a copy of an incident report for student injuries that is available for use by our member districts. Just a reminder, the incident report form is an internal document that should not be given to a parent or guardian. It can be referred to by staff in order to complete the SISC Student Accident claim form. We ask that staff complete the top portion of the SISC Student Accident claim form including the accident details. The injured student's parent/guardian, is responsible for completing the bottom portion of the form.

If your district needs SISC Student Accident claim forms or incident report forms, they can be accessed on Forms page of our SISC Property and Liability website at <https://sisc.kern.org/pl/> If your district prefers to have the forms mailed, please contact Jahna Lewis at 661.636.4871 or jalewis@kern.org