



February 23, 2023

TO: District Superintendents  
Chief Business Officials  
SISC Member Districts

FROM: Robert J. Kretzmer  
Director, Property & Liability

SUBJECT: School Connected Organizations: General Liability Renewal Coverage  
2023-2024 Policy Year

SISC is pleased to continue to offer general liability insurance for SCOs. The California School Board Association (CSBA) refers to these types of groups as School Connected Organizations (SCOs).

To meet an increasing need and offer our member districts greater protection and options, SISC will continue to facilitate coverage for a flat premium rate of \$500 for each SCO. Any SCO meeting the attached coverage criteria may apply for coverage. SCO coverage must go through, and be approved by, the parent district. Each SCO will be afforded individual policies through USLI. (This memo and application for new SCOs can also be downloaded at: <https://sisc.kern.org/pl/enrollment-options/>).

Your district currently has coverage for your SCO(s) from the last enrollment cycle. If your SCO(s) would like to opt for continuation of coverage or decline for the next policy year, attached is the SISC Coverage Renewal form. A district official signature and a SCO official signature are both required on the renewal form. Provide any necessary updates on the renewal form and forward to Lilia Beck.

***In order to better serve our member districts and their School Connected Organizations (SCOs), SISC is pleased to announce United States Liability Insurance (USLI) will begin underwriting our coverage effective July 1, 2023. The policy being afforded by USLI is in the amount of \$1 million per occurrence and there is no general liability deductible applicable. The policy will also include the following features that previously were not included as part of the coverage offered:***

- Personal injury coverage
- Hired and non-owned auto coverage
- Business personal property coverage
- Host liquor liability (Full Liquor Liability available upon request)

Optional Coverage available:

- Directors & Officers /Employment Practices Liability Coverage can be added at an additional cost

In the event an SCO wishes to expand their coverage to include Directors & Officers and/or Employment Practices Liability coverage, the organization will be referred to the SISC broker for that application process.

*(Continued next page)*

P.O. Box 1847, Bakersfield, CA 93303-1847  
2000 K St • Larry E. Reider Education Center, Bakersfield, CA 93301  
ph: 661.636.4710 fx: 661.636.4156 • [sisc.kern.org](http://sisc.kern.org)

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

We believe that moving our School Connected Organizations coverage to USLI will provide those organizations with broader coverage more in-line with the needs of booster clubs and foundations that are typically associated with educational institutions.

This coverage is not mandatory. Any district that desires to be operationally removed from a foundation may do so. However, this coverage offers added security for both the district and any associated foundation. **Any SCO desiring liability coverage for the 2023-2024 school year must return the enclosed renewal form approved by the parent district prior to March 31, 2023.**

*Please note: The district, if it would like to, may seek reimbursement from the SCO for the premium.*

If you have any further questions, please feel free to contact **Hilary Schwartzler at 661-316-5126** or **Celestine Henry at 661-316-5129**.

RJK:lmb

Enc.

