



February 15, 2023

TO: District Superintendents
Chief Business Officials
SISC Member Districts

FROM: Robert J. Kretzmer
Director, Property & Liability

SUBJECT: School Connected Organizations: General Liability 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/>).

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.

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.

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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 application form approved by the parent district to SISC 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 Robert Kretzmer at 661-636-4709.

RJK:lmb

Enc.



New Application for 2023-2024
School Connected Organization (SCO)
General Liability/Property/Directors & Officers/HNOA Coverage

SCO Identification

Legal Name of Organization:
District Affiliation:
School Affiliation:
SCO Legal Mailing Address:
SCO Physical *Location Address:
*Where meetings are held
SCO Contact Person/Title:
SCO Email:
Telephone No.:
District Legal Mailing Address:
District Contact:
District Email:
District Phone:

Select delivery preference for your insurance policy and other legal notices:

Select delivery preference for your insurance policy and other legal notices:

SCO: Paperless U.S. Mail U.S. Mail and Paperless

Do you wish copy of policy to be delivered to district? Yes No

District copy to be sent to Supt. unless otherwise noted below:

Name Email

- 1. Number of total participants (including board members):
2. Briefly describe the purpose of the group:
3. Does the group host events with more than 2500 attendees?
4. Do you Host Events that serve Liquor?
5. Does the group sponsor any overnight trips or events?
6. Group's activities include:

- Athletic Events Dinners
Carnivals Day Care
Concert Fireworks
Dances Enrichment Programs

Other (list)

- 7. Approximate gross fund-raising revenues in 2023:
8. Does organization have written bylaws specifying their purpose as a district/pupil support organization?
9. Have the bylaws been submitted to the governing board of the parent district?
10. Is the group recognized by district's school board as a school-connected organization?
11. Do need you need Professional Liability coverage for Directors & Officers of the organization?
12. Do you desire Business Personal Property Coverage Limit?

If Yes: Limit \$

SCO Authorization

Official Name of Organization

Signature of Authorized Agent

Date

Name and Title (Please Print)

District Authorization

The _____ has officially recognized the SCO identified in this application as listed
District Name
above and desires to seek general liability coverage under the SISC program. By signature below, I acknowledge the premium of \$500 shall be included within the scope of the district's SISC Property & Liability program premium. **The district is therefore responsible to pay the premium to SISC and then collect the amount from the SCO.**

Signature of Authorized Agent

Date

Name and Title (Please Print)

***Please return the Application no later than March 31, 2023
(SCO premium is added to the District's SISC final premium invoice)***

Property & Liability
Attention: Lilia Beck
PO Box 1847
Bakersfield CA 93303
Fax 661-636-4868
Via e-mail: libeck@siscschools.org
(No need to mail the original)

SISC APPROVAL

Purpose Approved?

Yes No

By _____