



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

June, 2023
Volume 3, Issue 2

Quarterly Update

CERTIFICATES OF COVERAGE

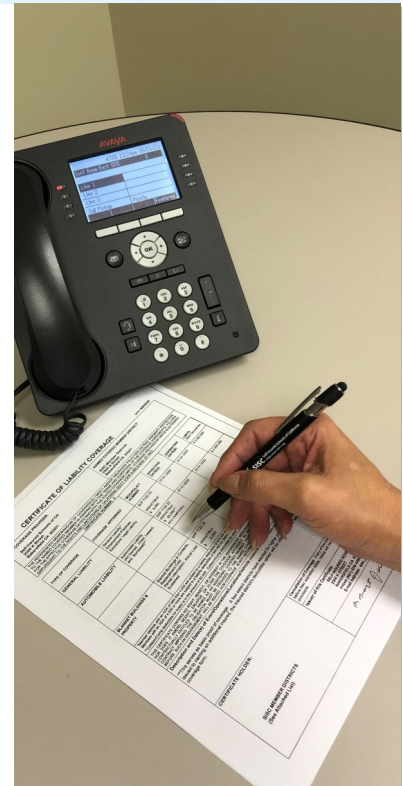
SISC Property & Liability frequently receives requests for Certificates of Coverage also referred to as Certificates of Liability Insurance. Usually, this takes place when a member agency (school district or county office of education) needs to name an entity as an additional insured in order to fulfill the terms of an agreement or contract.

When additional insured status is requested, often other questions arise. In order for SISC to name a party to the agreement as an additional insured, it is necessary that this request be written into the agreement or contract. Typically, we will see such a request in the insurance section. When reviewing contracts, it is important for the member's representative to carefully review the insurance section and confirm whether the contracting party is seeking additional insured status. If so, it must be in writing as noted above.

As most of you know, SISC affords coverage to our members in the amount of \$2 million per occurrence. These self-insured monies through the SISC JPA largely fulfill the requirements of most of the requests we receive for Certificates of Liability Coverage. On occasion, the member is entering into an agreement or contract that specifies the need to provide evidence of coverage in excess of the \$2 million per occurrence. These requests are easily taken care of, as SISC purchases excess reinsurance that will be used to meet the requirements of these agreements or contracts as well.

Members can visit our website <https://sisc.kern.org/pl/informational mem-os/> to read more about specific information needed from vendors when entering into contracts. A good discussion on these requirements can be found in the informational memo entitled Insurance Requirements for Contracts. The significance of additional insured status is also discussed.

Effective July 1, 2023, SISC will be utilizing the services of Walter Mortensen Insurance/Insurica, in order to facilitate the issuance of Certificates of Coverage. A memo will be forthcoming via U.S. Mail regarding this new process. Be sure to check the SISC Property & Liability website after July 1, 2023, to learn more. Members can go to the Proof of Coverage page <https://sisc.kern.org/pl/proof-of-insurance/> where the Certificate Request will appear as a new on-line form.



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Maintaining District Contacts

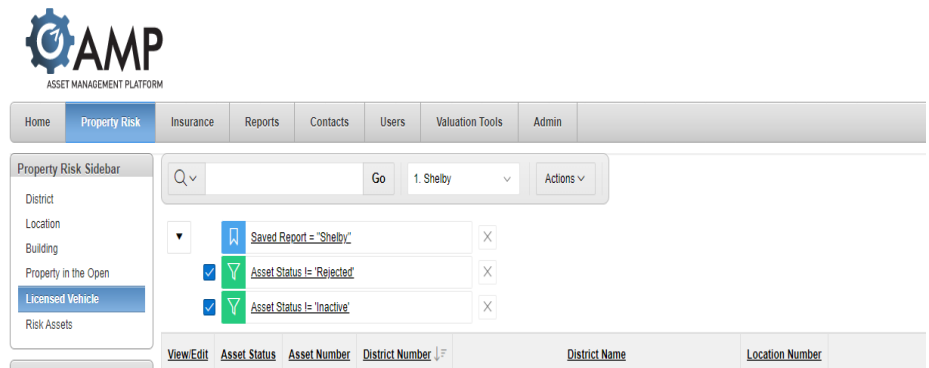
Communicating with our member districts is a top priority for SISC. Communicating items such as coverage summary memos; Memorandums of Coverage (MOC); insurance and school industry updates and memos; and information of training opportunities are types of information important to share with our members. 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@siscschools.org

AUTO CERTIFICATES OF INSURANCE

As the fiscal year is drawing to a close, it's the perfect time to do a final check on your vehicle inventory. Self-Insured Schools of California utilizes a third-party platform for our vehicle database. All of our member districts are given access to update and modify vehicles as needed. The 2023-2024 policies are active and the certificates of insurance are ready to print in [AMP](#). You can also access the link from our SISC Property & Liability webpage.

Once a user is logged in, the district inventory can be accessed by selecting **Property Risk** and then **Licensed Vehicle**. This will show all active vehicles on the policy.



In the case that a single vehicle's certificate needs to be printed, select the pencil icon next to the vehicle number in your district's inventory. Scroll down to **Insurance Policies** towards the bottom of the screen. Click on the drop-down arrow and select the paper icon under **print COI**. Make sure to pick the active policy that has 23-24 in the title. This will provide a PDF of the certificate.

Certificates of insurance can be printed for the entire fleet by clicking on the insurance tab on the top toolbar. There will be two active policies. Select the SAP123 24 for the upcoming policy year. Once selected, a task menu will appear on the left side. Click on **Print Certificates of Insurance** to access all certificates in a single PDF document.

If you have had a change in staff or responsibilities, please click on this [link](#) to access the contact sheet for a new user setup request.

(You can also access this information from our SISC Property & Liability webpage. We're happy to assist in getting your staff familiar with the system and able to access documentation as needed.



INTRODUCING DEBORAH JACKSON

Deborah Jackson is a Claims Examiner I with SISC Student Accident coverage. In this role, she is responsible for acting as a liaison to Property & Liability to help mitigate the possibility of a student injury claim proceeding to a litigation claim. Student injuries can consist of, but are not limited to, injuries related to sports, playgrounds, classrooms, field trips, assaults and mental health. Deborah acts as a bridge in providing assistance to participating member districts, providers, and parents of the injured student. She is responsible for processing claims, contacting member districts and parents to determine eligibility of a claim, as well as prepare correspondence, claims material and track claims for districts involved in the Excess Insurance Program. Deborah also calculates benefits when Student Insurance, Tackle Football, Supplemental and Kern Community College District insurance programs are secondary payers.



Deborah joined the Kern County Superintendent of Schools Office in the department of Community Connection for Child Care in 1999. She joined SISC-Flex Program in 2007 and when this department was outsourced she came to work for SISC Student Insurance in 2016. Deborah has continually strived to keep an open rapport with claimants, districts and providers while processing student insurance claims.

Deborah graduated in 2000 with a A.S. in Agriculture and A.A. in Communications from Bakersfield College and in 2016 with a B.A. in Public Policy Administration from California State University, Bakersfield. In her spare time Deborah enjoys spending time with family and friends as well as helping the community that she grew up in by handing out commodities and participating in meetings fighting for clean water. Deborah grew up watching her mom delve into multiple organizations fighting for clean water and helping the less fortunate in the Central Valley, and she hopes to continue this legacy.

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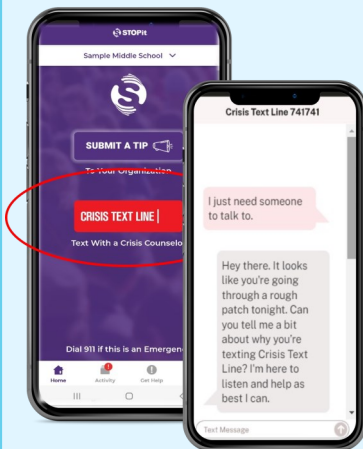
Sabrina Moten,
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Crisis Text Line

As you may be aware, a value added service available to SISC member districts includes the STOPit anonymous reporting app. A new benefit to districts using the STOPit app is the addition of the Crisis Text Line or CTL. This resource is available through the application, on the main screen.

CTL functions much like the anonymous report tip feature. Students and staff can reach out for help and communicate anonymously with a crisis counselor any time of day, seven days a week. The interactions may be a listening ear or referral to a resource that can provide immediate help. CTL is staffed by live, trained mental health counselors.

If your district is interested in learning more about the STOPit application and the CTL resource, contact Kerri Jones at ke-jones@siscschools.org



NEW BILL TO ENHANCE SCHOOL SAFETY

Summer is a time for districts to reset. This may include reviewing the past school year successes and challenges, what changes are needed and what new resources are available. In addition, there may be legislative requirements that are necessary with the new school year. This is the case with SB 906 School Safety.



SB 906 was signed by the Governor in July 2022 and requires districts to implement with the 2023-24 school year. Key components of this bill include:

- Using model content developed by the State Department of Education, inform parents/guardians annually of California's child access prevention laws and laws related to the safe storage of firearms. This requirement is for grades 1 to 12.
- A school official who is alerted to or observes any threat or perceived threat, to immediately report to law enforcement. Report should include any documents or evidence associated with the threat. This requirement is specified for grades 6 to 12.
- Law enforcement or school site police to conduct an investigation and assessment to include a review of Department of Justice firearm registry and if a justified by a reasonable suspicion that would produce evidence related to the threat, conduct a schoolsite search for evidence related to the threat. The bill includes language that a LEA is immune from civil liability for any damages allegedly caused by, arising out of, or relating to the investigation and threat assessment.

Districts are encouraged to read the bill in entirety and work with their legal counsel to comply with SB 906. The bill can be accessed [Bill Text - SB-906 School safety: homicide threats. \(ca.gov\)](https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=202120220SB906) or enter in your search engine

https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=202120220SB906

TACKLE FOOTBALL & CONCUSSION INSURANCE COVERAGE

After a long delay due to COVID-19, high school interscholastic tackle football games are allowed in many areas. SISC's Student Accident Division has the program available for your athletes who desire to participate.

Per Education Code section 32221, the governing boards of each school district in the State of California are obligated to provide each member of an athletic team insurance protection for medical and hospital expenses. SISC Tackle Football coverage fulfills this requirement and coverage is available to all athletes, even if covered under other medical insurance. This policy provides coverage for accidental injuries while participating in any regularly scheduled high school football game or supervised practice. Please remember, any injuries sustained while participating in tackle football are not a covered benefit under the regular SISC Student Accident Coverage plan.

Under the SISC Tackle Football coverage, athletes are covered the moment your school site receives the payment or when SISC receives the payment in our office from the athlete. The coverage is in effect until the end of the school year for a one-time payment of \$60.00. Brochures, which include the application and coverage information, are available on our website or you can contact our office and we will mail them to designated school personnel. The major benefits of the SISC Tackle Football Program are:

- ◆ \$15,000 benefit (paid according to the schedule of benefits)
- ◆ \$60.00 annual premium

Our member districts should also know that in the event of a concussion, SISC has partnered with the HeadStrong Concussion Insurance Program. All SISC member districts contribute to the cost of this program. HeadStrong Concussion Insurance was developed to insure student athletes from the high cost of concussion treatment and neurological follow up that may be required after a suspected concussion. All high school athletes participating in an interscholastic sport are covered under the HeadStrong Concussion Insurance Program that offers \$25,000.00 in benefits. The HeadStrong policy is triggered after exhaustion of benefits under the regular Student Accident Insurance program or after exhaustion of benefits under the SISC Tackle Football coverage. HeadStrong is secondary/excess coverage and becomes primary if there is no other primary insurance available. If your district staff has any additional questions or concerns, please feel free to contact Elsa Lara at 661-636-4736. Our brochure is available on the forms page of our website at <https://sisc.kern.org/pl/>



New Training Options through SISC

We are adding a valuable tool to our Safety and Loss Control training resources. Vector Solutions Online Training Management System has recently expanded their training library to deliver high-quality, expert-authored courses on important safety and compliance topics.

Our Safety and Loss Control Specialists will use this tool to help our member districts comply with important state and federal training requirements.

Our subscription to this service includes courses specifically designed for K-12 school staff. These courses are written by K-12 experts with an in-depth understanding of the issues affecting schools today. School-based scenarios make the training relevant.

Many of the training modules include engaging video segments to enhance and update our current training materials. We can provide these courses to district personnel in person or as virtual training through WebEx.

We will be providing more information regarding course offerings after our subscription to this service is activated in July.

SISC Podcasts

As you may be aware, SISC has a podcast series that offers insight and discussions with industry leaders on topics that impact local school districts.

In our latest episode, Property & Liability Director Robert Kretzmer sits down with David George, CEO of Schools Excess Liability Fund (SELF). George has over 30 years of insurance experience in claims and risk management in the public sector. This episode focuses on the mission and structure of SELF, and how they are managing the reinsurance dilemma.

As one of the Excess carriers for SISC Property & Liability coverage, we think you will find this podcast episode informative.

Check out our other podcast episodes that include topics on:

- Fentanyl
- Mitigating fire and water damage
- Impact of large liability claims in California
- STOPit Anonymous reporting app
- Court Cases impacting school districts
- Overview of how SISC determines property & liability premiums
- Understanding Government Code

FROM THE DIRECTOR

As our member agencies continue to navigate through post-pandemic issues, there is another area of concern that SISC is closely monitoring. Changing weather patterns present new challenges for public entities including school districts throughout the State of California.

SISC, through its association with the California Association of Joint Powers Authorities (CAJPA), participates in the development of educational programs through the CAJPA Litigation Insurance Tort Liability (LITL) Committee. The July 19, 2023, webinar being offered by CAJPA will feature Ryan Telford, Executive Vice President of AMWINS. As a wholesale insurance broker, Telford's role with the SISC program is to seek out excess property coverages for the JPA and keep us advised of market challenges and trends. Telford's presentation will focus on a market overview for the property insurance industry that has been impacted by changing weather patterns. In addition, Telford will be joined by a weather expert who advises the insurance industry and an adjuster who handles large catastrophic weather related insurance claims for public entities. Anyone interested in registering for the webinar can go to <https://www.cajpa.org/events/EventDetails.aspx?id=1756717>

In addition, we encourage our members to be on the lookout for an upcoming announcement concerning STOPit. As many of you know, STOPit serves as our online anonymous reporting provider. The presentation from STOPit is scheduled for Tuesday, August 8, 2023. An introduction to the new feature added to the STOPit program for 2023, the Crisis Text Line, will be made.

We hope that the remainder of your summer is safe and successful. SISC looks forward to serving you in the new fiscal year for 2023/2024 under the leadership of our new Chief Executive Officer, Dr. David Ostash.

RISK MANAGEMENT TRAINING

As many of you know, SISC re-joined the Schools Excess Liability Fund (SELF) effective July 1, 2022. We are continuing to enjoy an excellent partnership with SELF.

Recently, we became aware of a course offering from SELF, known as the Risk Management Practitioner Certificate Program. This five-course program will be offered through the late summer, fall and early winter of 2023. Only 30 spots are available for registrants so it is important to act quickly if interested.

The course will cover the basics of public sector exposures, insurance administration and risk transfer, safety and loss control, workers' compensation and disability management. For those who are new to the role as risk manager with your entity, this information is critical to your understanding of the foundational principles associated with your position. The good news is that SELF will be paying the cost of tuition for all 30 registrants accepted!

SELF is asking that each registrant accepted, commit to two-hours of self-paced learning for each class and attend all five of the 90-minute virtual trainings being presented, in order to earn your RMP certificate.

The world of risk management and safety and loss control can be challenging as well as confusing to even the more experienced loss control professional. We at SISC appreciate the challenges faced by newcomers to the self-insured and insurance industry. We encourage anyone interested to consider submitting an application. In the event registration fills prior to your application being submitted, it is our understanding you will be placed on the waiting list for future sessions. *Please note the deadline for registration is July 10, 2023.*

The short online application for the program can be completed by going to <https://www.selfjpa.org/risk-mgmt-prac-cert-pgm>