



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

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Quarterly Update

FENTANYL CRISIS

Recently we have received inquiries related to the distribution of opioid antagonists (such as naloxone hydrochloride) on our member district campuses.

The fentanyl crisis continues to be a major concern throughout the United States. In California, the California Department of Health Care Services has initiated the Naloxone Distribution Project (NDP) to combat this problem and help reduce opioid overdose deaths. As many of you know, naloxone is administered when a patient is showing signs of an opioid overdose. Typical signs of an overdose are breathing problems and severe sleepiness, along with not being able to respond. Naloxone nasal sprays have a shelf life of four years.

Civil Code Section 1714.22

This code section allows for the administration and distribution of an opioid antagonist of naloxone hydrochloride by individuals who meet certain criteria. The legislation allows a licensed healthcare provider to issue standing orders. (*Standing orders are written protocols that authorize designated members of the health care team to complete certain clinical tasks without having to first obtain a physician order.*) This code section addresses the ability of individuals in the community to be able to administer and distribute naloxone.

Education Code Section 49414.3

This section governs how school districts in the State of California may administer and distribute naloxone or another opioid antagonist to school nurses or trained personnel who have volunteered to administer the drug. School districts, county offices of education and charter schools are all subject to this code section. Current law states that public and private elementary and secondary schools may voluntarily determine whether or not to make emergency naloxone and trained personnel available at their schools.

SISC Coverage

In the unlikely event a school district, county office of education or charter school, who is a member of the SISC Property & Liability JPA was ever sued as a result of the administration or distribution of a dose of naloxone or some other opioid antagonist, coverage would be afforded to the district, county office of education

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SISC Property & Liability Staffing Changes

The Property & Liability department welcomed two new staff members in February to serve our member districts.

Micaelle (Mikee) Morales joins our team as a Claims Assistant and will be assisting in setting up claims, sending district correspondence and processing payments.

Lisa Pitstick, Claims Adjuster I came to SISC as an experienced adjuster from a private insurance carrier. Her experience is an asset to our department and our member districts.

After more than 12 years of service to SISC Property and Liability districts, Roxann Daily-Webb has announced her retirement at the end of March. Without a doubt she will be missed by district staff, and her coworkers for her outgoing personality and friendliness. Daily-Webb's experience and knowledge in claims adjusting was a value to our department and our member districts. We wish her well as she begins this next chapter!

CRIME PREVENTION CONSIDERATION

It is disheartening to arrive at your school site one morning to discover your site has been vandalized, been broken into or had a theft overnight. These incidents not only distract your administration from focusing on the students, but require the effort of securing the property, assessing the damage, contacting law enforcement and submitting a claim to our office. Crime Prevention Through Environmental Design (CPTED) offers principles for consideration on the physical structure and design component of a school campus. The Readiness and Emergency Management for Schools (REMS) Technical Assistance center provides an overview of these principles as well as other resources for school administrator consideration.

- ◆ Natural Surveillance - This principle focuses on unobstructed visibility of individuals, particularly on the exterior of your campus. This includes building entrances, and/or doors and windows that look out onto streets or parking areas. Consider how trees, shrubs or other building components might limit visibility, including obstructing any cameras you may have added to your sites. An overgrown tree can quickly reduce the effectiveness of a camera. Overgrown shrubs can conceal the visibility of an individual not only from the inside out, but also from neighbors or street traffic. Assess the lighting on your campus at dawn or dusk. What areas need more lighting, or has lighting been inhibited by trees or need cleaning or repair.
- ◆ Territorial Reinforcement - Create pedestrian friendly sidewalks and paths that clearly identify the main office. Visitors should be directed to the main office as the point of entry. Use of signage, landscaping, fencing, art or other features can be effective in directing visitors.
- ◆ Natural Access Controls - This principle reinforces guiding people to well-marked entrances and exits with the use of signage and/or landscaping. This may include sidewalks and parking lots for public access and marking areas that are restricted areas for school personnel.
- ◆ Management and Maintenance - As the title suggests, this principle focuses on the proper function and safety of buildings. Addressing issues of graffiti, timely repairs and general upkeep.
- ◆ Target Hardening - This principle offers guidance on the use of locks, deadbolts, security systems, alarms and cameras as deterrents. Consider break-resistant tempered glass or film for exterior facing windows. The use of bollards for main entrances, water supply lines, electrical supply boxes, as well as fencing and gates to restrict access points and tampering with and/or damage to these critical areas. This also includes the use of security patrol or working with your local law enforcement and/or school resource officers.

It is important to work with your school architect to ensure compliance with local, state and federal regulations, including the Americans with Disabilities Act access requirements. Working with your school safety committee is valuable in getting input from diverse users. Input from your local law enforcement and fire department not only allows you to develop a rapport with these entities, but also allows for these responders to be familiar with your campuses in the event of an emergency. For additional resources including checklists, visit the REMS Technical Assistance center visit <https://rems.ed.gov/>

INTRODUCING SHELBY GONZALES

Shelby Gonzales joined SISC in 2016 as a Safety and Loss Control Clerk for Property and Liability. Since then, she has become a Safety and Loss Control Specialist. Shelby currently assists over 40 member districts throughout the state. She is committed to providing member districts with prompt feedback on liability questions and takes pride in being able to provide inspections and support that help districts maintain compliance in many different areas.

Shelby is a Certified Playground Safety Inspector and provides member districts with inspections as needed. She is also an Asbestos Management Planner and Building Inspector and provides support with the Asbestos Management Plans. Along with assisting member districts, Shelby maintains the Vehicle Notification Database. She currently oversees more than 6,000 vehicle's proof of coverage. She is a helpful resource for navigating the system and adding users, when needed.

Shelby came to SISC with a safety background from the oil and gas industry. She has been able to use that knowledge to provide guidance in areas such as hazardous waste and Department of Transportation regulations.

In her free time, Shelby enjoys cooking, doing crafts with her daughter and going camping with her family. She has spent many years devoting her time to different nonprofits and enjoys giving back to the community in any way she can.



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Legislative Updates

SB 88—Pupil Transportation: Driver Qualifications.

This bill applies numerous requirements currently applicable to bus drivers to other specified drivers providing transportation for students. It will require ALL vehicles used for pupil transportation for compensation by school districts, to be regularly inspected and contain a first aid kit and fire extinguisher. There are some limited exceptions. For entire bill text, go to: https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=202320240SB88

SB 553—Workplace Violence Prevention Plans

The bill was signed by the governor and becomes effective 7-1-24. SB 553 created a new requirement to create a Workplace Violence Protection Plan. Each District, by July 1, 2024, is required to create, implement, and train staff regarding their Plan. This requires assembling a team to create a plan, evaluating and correcting workplace violence, communication and coordination, training, creating and maintaining incident logs and training records, and investigation.

AB 230—Menstrual Products

This bill expands requirements of public schools to provide an adequate supply of menstrual products to grades 3-12 beginning with the 2024-25 school year. Existing law required for grades 6-12. District will need to take steps to implement in restroom facilities for grades 3-5, in addition to grades 6-12. Education code section 35292.6 has been amended to reflect the new language as of July 1, 2024.

WEED TRIMMER ASSOCIATED CLAIMS

The Safety and Loss Control department works with the Claims Adjusters to identify claim trends and opportunities to mitigate the risk for our member districts. A number of claims we have adjusted recently are due to weed trimmers and/or edgers. As you may know, weed trimmers and edgers use a rotating blade or string at a high speed to trim grass or weeds. Recent claims indicate weed trimmers are kicking up pebbles and rocks, damaging vehicles nearby. Claims for 7 individual vehicles resulted in approximately \$36,000 in damage. The damages include paint damage; glass damage which can include recalibration of safety sensors; trim and bumper damage; and damage to wheels. There is also potential risk of injury to students, staff or other visitors. Taking small measures can reduce the hazard, save the district money, and go a long way in good will toward staff, parents and visitors.

- ◇ When possible, have areas of landscaping around parking lots or areas with pedestrians, conducted in early morning or times when parking lots are not in use.
- ◇ Weed trimmers and edgers should be equipped with a guard to minimize the potential of flying rocks and pebbles.
- ◇ Use of minimally appropriate hearing protection. This will assist the operator in hearing when pebbles and rocks are being kicked up or pedestrians are nearby and allow the operator to make any necessary adjustments and prevent further damage or injury.



FROM THE DIRECTOR

This edition of our Quarterly Report might be subtitled “It’s good to be back.” We apologize to our members for the absence of a September 2023 and December 2023 edition. The last calendar year brought significant challenges and changes to the Property and Liability division. Fortunately, those challenges were weathered and we start 2024 back on track.

Needless to say, 2024, will have its own set of challenges as we progress through the year. One major concern the Property and Liability division continues to wrestle with, is the impact of nationwide property losses due to adverse weather conditions. Ultimately, these losses impact SISC’s ability to navigate its way through the excess insurance market for the best rates that can be passed on to our members. Working in conjunction with our retail and wholesale insurance brokers, SISC strives to create the right balance of coverage and mitigation measures built into our program. SISC is well recognized in the excess commercial markets as a desirable risk, based in large part, on the cooperation of our membership when it comes to reporting losses and handling claims. This historical trend helps present SISC as a very well-run joint powers authority. We appreciate the cooperation of our members when it comes to claims handling.

Liability claims also are on the increase. The slow down in the presentation of claims that existed during the pandemic has been overtaken by the rise of new activity on our campuses, which naturally results in more claims. Again, SISC is seen as a desirable entity by excess reinsurers. Early notice by our membership to the Property and Liability division helps the SISC staff process claims expeditiously. SISC’s reputation as an effective and timely reporting entity greatly helps with our presentation to the excess reinsurance markets.

Please read the article contained in this edition introducing two new staff members to the SISC Property & Liability division. Lisa Pitstick and Micaelle Morales come to SISC with valuable experience that will benefit our membership, we hope for years to come.

Lastly, we are saying goodbye this month to Roxann Dailey-Webb of our staff. Roxann has announced her retirement to be effective at the end of March 2024. Her cheerfulness, professionalism and wit will all be missed and Roxann will be remembered as “one of a kind” by her SISC family.



Roxann Dailey-Webb could not be persuaded to postpone her retirement by Lisa Pitstick and Micaelle Morales.

Are you ready for Workplace Readiness Week?

Assembly Bill (AB) 800 was approved by the Governor in September 2023. This bill requires the week of April 28th of each year to be “Workplace Readiness Week”. All public high schools, including charter schools, are to observe the week by providing information to 11th and 12 grade students on their rights as workers that is consistent with history-social science framework. The California Department of Education (CDE) is required to provide resources to districts. Topics include, but are not limited to, child labor laws, wage and hour protections, worker safety, workers’ compensation, and the right to organize a union in the workplace. Districts are encouraged to watch for guidance from CDE or visit the CDE website for more information on what must be included as part of Workplace Readiness Week.

Beginning August 1, 2024, AB 800 also requires any student seeking a Work Permit, before or at the time of receiving signature from the district, to be provided a document explaining basic labor rights, including the information required as part of Workplace Readiness Week. The University of California Berkeley Center for Labor Research and Education may be a resource for templates in multiple languages.

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

WHAT IS STUDENT ACCIDENT COVERAGE?

Student Accident Insurance is a type of insurance that is used to shift liability away from our member districts. It is essentially a risk management tool that is cost-effective and designed to reduce financial worry for parents. In case of an accident, it provides immediate access to quality medical care for all students up to \$2,500. However, many schools under-utilize and misunderstand this zero-cost liability reduction solution.

In our upcoming newsletters, we will provide more information about our different programs: Student Accident Coverage, Tackle Football and Concussion Coverage, including what they are and how you can use them in an effort to avoid unnecessary litigation.

Our goal at SISC is to provide the best coverage and service to our members while keeping costs affordable and stable.

If you are a principal, administrator, or school official, you can access all of our forms on our website under the Forms section: <https://sisc.kern.org/pl/forms/>



FENTANYL CRISIS (CONTINUED FROM PAGE 1)

or charter school and/or any individual authorized under Education Code section 49414.3.

Senate Bill 997

Senate bill 997, introduced to the legislature on January 31, 2024, is an effort to amend Education Code section 49414.6. The amendment would allow pupils in middle schools and high schools to carry a federally approved naloxone nasal spray. We will keep you posted in future editions of the Quarterly Report on the progress of this bill.

Local Resources

Those school districts, county offices of education and charter school interested in starting a NDP should work with their local county public health offices. Public Health can guide your district in the establishment of an effective naloxone program. In Kern County, Kern Behavioral Health is an excellent resource. SISC members should feel free to contact Kern Behavioral Health and Recover Services at 661-868-8043 or by email at Prevention@kernbhhs.org in order to begin the establishment of such a program.

In addition, members should feel free to contact your assigned SISC Safety & Loss Control Specialist to discuss plans to help with the fentanyl crisis.