

Quarterly Update

CYBERSECURITY RESOURCES

BY KERRI JONES, SAFETY & LOSS CONTROL SPECIALIST

There is an old saying that “an ounce of prevention is worth a pound of cure”, this saying holds true when it comes to cybersecurity. Many of us know the value of strong passwords with a combination of letters, numbers, and symbols; using caution when receiving e-mails from unknown addresses asking for sensitive data or opening attachments; as well as multifactor authentication (MFA). MFA’s prevent unauthorized access to your account by requiring a second method of verifying your identity. According to the Cybersecurity & Infrastructure Security Agency, “the use of MFA on your accounts makes you 99% less likely to be hacked.” Cyber thieves are also sophisticated in cloning known e-mails to trick recipients into opening documents.

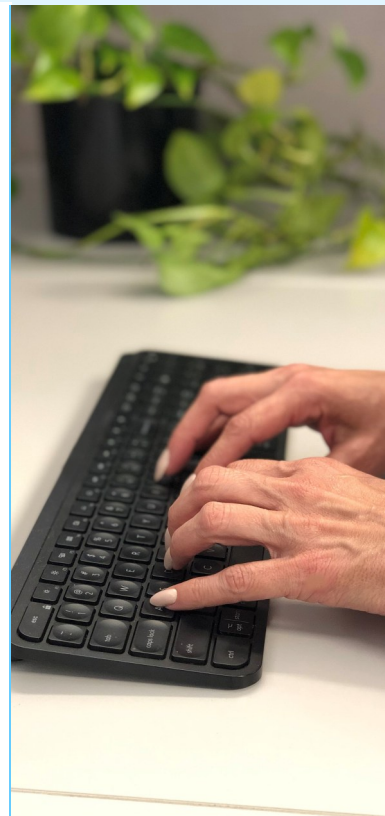
District staff with mobile devices that contain sensitive data, such as student and staff information, should be extra vigilant about securing devices from theft or unauthorized access.

SISC has partnered with Hartford Steam Boiler (HSB) Insurance company to provide resources to our member districts on cybersecurity safety. Member districts can sign up for the eRiskHub. This hub provides cyber risk tools; cyber and privacy tools to help members stay abreast of emerging risk; resources on latest security breaches and mitigation tips; and training opportunities to understand how hackers are infiltrating systems. In addition, members can access a free cybersecurity consult. To sign up for the eRiskHub, contact Kerri Jones at

kejones@siscschools.org

An additional resource is SchoolSafety.gov for cybersecurity. They have information on minimizing cyberattacks for educational institutions and building a secure cyber system. Resources include: a resource hub, guidance for emergency managers, a Top 10 Cybersecurity Tips for teachers, and resources on cyberbullying.

The partnership with HSB does include some Cyber Suite Coverage to our member districts. There are seven specific coverages available to our members under the plan: Data Compromise Response Expenses, Computer Attack, Cyber Extortion, Data Compromise Liability, Network Security Liability, Electronic Media Liability, and Identity Recovery. The annual aggregate policy limit per member is \$50,000, with a \$10,000. Deductible. Districts that are interested in purchasing additional coverage or have questions about coverage provided, should contact Raneë Findley at raneë.findley@insurica.com



INSIDE THIS ISSUE

Safety & Loss Control Services.....	2
Staff Spotlight.....	3
AB 1913 Training	4
Concussion Insurance	4
From the Director	5
Data Backup Considerations.....	6

PROPERTY & LIABILITY DIVISION

Mailing:
P.O. Box 1847
Bakersfield, CA 93303
Physical:
2000 K Street
Bakersfield, CA 93301
Phone: 661-636-4495

Newsletter Editor: Kerri Jones

STOPit Anonymous Report App

Is your district interested in learning more about the STOPit Anonymous Reporting platform and how to implement at your school sites? If so, STOPit will be hosting an introductory webinar for SISC member districts on Wednesday, October 15th at 8:30 a.m. PST. To register, click [here](#). A recording of this webinar will also be available.

If your districts is already using STOPit, and you want to refresh your knowledge or you have new administrators that would like to maximize this resource, STOPit has a relaunch kit and are hosting relaunch and relearn webinars. Please see links are below:

Back-to-School Relaunch Kit
[https://
help.stopitsolutions.com/en/
articles/12053643-back-to-
school-relaunch-kit](https://help.stopitsolutions.com/en/articles/12053643-back-to-school-relaunch-kit)

New Administrators
[https://
register.gotowebinar.com/
rt/4718693138065702998](https://register.gotowebinar.com/rt/4718693138065702998)

Experienced Administrators
[https://
register.gotowebinar.com/
rt/3792106102037572703](https://register.gotowebinar.com/rt/3792106102037572703)



SAFETY & LOSS CONTROL SERVICES

With the start of the 2025-26 school year, we would like to remind you of some of the services SISC Safety & Loss Control can assist you with at your district.

Informational Memos - When we see a trend in topic inquiries, we often develop an Informational Memo to assist our member districts. We have a library of topics available on our website. These memos include information on Animals in the Classroom, Facilities Use Agreements, Protecting Vacant Properties and more. Visit our website for a complete list of topics at sisc/kern.org/pl

Playground Equipment - The Safety and Loss Control staff are all Certified Playground Safety Inspectors (CPSI). If you are installing a new playground and have questions, need your new install inspected or would like your existing structures inspected, please contact our office to arrange a time for inspection by your Safety and Loss Control Specialist.

Learning Management Platform - SISC provides the learning management platform, Get Safety Trained to all our member districts. This platform offers a number of courses to comply with training requirements. In addition, district administration can assign trainings and track completion of courses within the Get Safety Trained platform.

Anonymous Reporting System - SISC has partnered with STOPit to provide an anonymous reporting system for our members. This is an online system districts can use to encourage students and staff members to report incidents to school administration. While it is anonymous, the system allows for administration to communicate with the tipster through STOPit messenger. This system includes a process for district schools to identify issues on campus and be proactive in prevention and/or de-escalation. The STOPit app has been instrumental in preventing acts of violence, bullying and self-harm issues on school campuses. This product also includes a Crisis Text Line where students and staff can connect with a Crisis Counselor any time. The system can also be incorporated into your Workplace Violence Prevention Plan. If you are interested in implementing STOPit at your district, contact Kerri Jones at 661-636-4376 or ke-jones@siscschools.org

Interactive Process - Districts looking for a resource dealing with a sensitive or challenging employment issue can reach out to SISC. We have a vendor that has successfully assisted districts with issues that often come up and require an Interactive Process meeting.

Property Database – Many districts have been fortunate in the last few years to modernize some of their existing buildings or add buildings. Safety & Loss Control Specialist Randy Rogers maintains the SISC database of property owned by our member districts. Currently SISC has over 15,500 structures insured. If you have questions, please contact Rogers at 661-636-4607 or rarogers@siscschools.org

Vehicle Inventory – With the end of the pandemic, many districts have evaluated their bus and fleet vehicle needs to best serve their students and community. This may be an increase in smaller buses or adding electric fleet vehicles. While districts can directly access this database for updates, Safety & Loss Control Specialist Shelby Gonzales assists districts with updating the SISC vehicle inventory and can also assist with any changes to district users of the database. She can be reached at 661-636-4604 or shgonzales@siscschools.org

STAFF PROFILE—JULIO PEREZ

Julio Perez is the Lead Claims Examiner with Self-Insured Schools of California, Property & Liability division. He is our newest member to the Property & Liability team and we are happy to have him.

Perez has over 20 years of insurance claims experience, including auto claims, homeowner’s claim, catastrophe claims, and business claims. Perez has extensive experience with automotive claims. He has handled claims in several states, including Arizona, Alaska, Washington, Mississippi, New York, Hawaii, Missouri, and of course, California.

Perez’s experience is primarily in investigating automobile accident claims, determining liability, assessing auto property damage claims, and subrogating against the adverse insurance carrier or party, if warranted. Perez also had the opportunity to be an Intercompany Arbitrator in the private sector, which included reviewing claims in which both parties disputed liability and he made a ruling as to which insurance carrier proved their claim for recovery from the adverse carrier. Perez has experience as a Lead Claim Adjuster and became a resource as an auto claim liability adjuster for his co-workers. The opportunity he had as an auto claim adjuster, allowed him to perform a thorough investigation, review all evidence presented and come to a liability decision in a timely manner, without sacrificing customer service.

Perez has a bachelor’s degree from California State University, Northridge and a master’s degree from California State University, Bakersfield.

Perez’s wife, Maria Perez, works at the school where two of their daughters attend. Perez enjoys spending time with his wife Maria and three daughters: Alina, Sophia and Analise. The family enjoys trips to amusement parks, going to the movies and spending time with family as much as possible. Perez enjoys playing golf and watching football during the NFL season, rooting for his team to hopefully make it to the playoffs eventually.



Property & Liability Division

Robert Kretzmer,
Executive Director
661-636-4709

Tyrone Taylor,
Program Coordinator
661-636-4601

Lilia Morentin,
Administrative
Secretary
661-636-4495

Ryan Bourget, Adjuster
661-636-4606

Hilda Hankins, Adjuster
661-636-4694

Micaelle Morales, Adjuster
661-636-4786

Julio Perez, Claims Examiner
661-636-4892

Lisa Pitstick, Adjuster
661-636-4761

Jahna Lewis,
Claims Assistant
661-636-4871

Shelby Gonzales,
Safety & Loss Control
661-636-4604

Kerri Jones,
Safety & Loss Control
661-636-4376

Randy Rogers,
Safety & Loss Control
661-636-4607

Debbie Jackson,
Student Insurance
661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Sabrina Moten,
Student Insurance
661-636-4414

AB 1913—Pupil Safety: Child Abuse Prevention Training

This bill requires local education agencies to provide annual training to employees on child abuse prevention, starting 7-1-25. This training can be incorporated into the mandated reporter training. The bill's focus is on the prevention of abuse, including sexual abuse, while on school grounds or in a school sponsored program by school personnel. SISC's learning management platform, Get Safety Trained (GST) has been updated with a course to meet the requirements of AB 1913 and the Child Abuse and Neglect Reporting Act. The course title is AB 1913 Pupil Safety: Child Abuse Prevention Training. If the district is using this course to meet training requirements, there is also a form the district must send to the California Department of Education informing them of the training the district is using. Contact your Safety and Loss Control Specialist if you are interested in this form. The GST platform allows the district administration to monitor and track completion of staff who have taken this training and all other courses in the GST platform.

HEADSTRONG CONCUSSION PROGRAM

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

Concussions remain one of the most common and complex injuries affecting students today, especially those involved in athletics. Proper diagnosis, treatment, and monitoring are essential—not only for reducing liability but also for easing stress on families, coaches, and schools. To address these challenges, SISC Student Accident Coverage continues to offer the HeadStrong Concussion Program for student-athletes in grades 9–12, participating in a covered activity.

The Headstrong Concussion Insurance Program was specifically developed to insure your student-athletes from the high cost of concussion treatment and neurological follow-up that may be required after a suspected concussion.



As a SISC member district, your athletes are automatically covered with no underwriting process involved. Coverage is secondary/excess to any other valid and collectible insurance but will become the primary payor, if no other insurance is available

Covered Activities:

Participating in practice or play of sport governed and/or sponsored by the Participating Organization.

Program Highlights Include:

- \$25,000 Accident Medical Concussion Coverage (includes neurological follow-up)
- \$0 Deductible and no co-pays
- \$5,000 Accidental Death & Dismemberment
- Telemed Services provided, when needed

If you would like to learn more about how concussion coverage works and how it is integrated with Student Accident Coverage and Tackle Football Coverage, please contact Elsa Lara at (661) 636-4736 or ellara@siscschools.org.

We are also excited to introduce a new benefit called [headquarters](#) or at <https://www.headquarters.health/product?user+=athletic-director-sisc-ca>

- **Next-day telehealth appointments** with concussion specialist doctors (including weekends)
- **Concussion Return-to-Play software** for athletic trainers and athletes

This benefit is **completely free for your school and families**, thanks to SISC-provided HeadStrong insurance coverage and HeadStrong's partnership with Headquarters.

For more information, check out this one-minute [video](#) and [summary deck on the platform](#).

High Schools can get started [here](#) or go to <https://www.headquarters.health/signup>

If you have any questions or would like to learn more about the Headquarters benefits and program, please contact Lucas Johnston at lucas@headquarters.health

FROM THE DIRECTOR

Our Safety and Loss Advisory Group has completed it's second successful virtual meeting.

The most recent session took place on August 25, 2025. Anthony DeMaria, Attorney at Law, was our featured speaker and presented on the California Public Records Act (CPRA). Those interested in receiving a copy of Mr. DeMaria's PowerPoint presentation should contact Kerri Jones, Safety & Loss Specialist at kejones@siscschools.org

Those who are interested in learning more about the advisory group can also contact Kerri for more information. Our March 2025 edition of the Quarterly Update featured an article on the goals and purpose of this new venture and we encourage you to visit that article on the SISC Property & Liability website.

Our next meeting will take place on Monday, November 10, 2025 at 10:30 A.M. An announcement will be going out soon with more details.

Property & Liability will be emphasizing the importance of our Student Accident Insurance program in the coming months and the trainings offered by staff. By way of introduction please check out the short introductory video by clicking [here](#) or at <https://sisc.kern.org/pl/video-resources/>

Thank you all for being supportive members of our SISC programs!

OCTOBER IS NATIONAL BULLYING PREVENTION AWARENESS MONTH

StopBullying.org provides a number of resources for parents, schools and communities to build a safe and supportive school climate. Some useful tips are included below:

- Establish a culture of inclusion and respect that welcomes all students.
- Ensure student interactions are safe. Monitor bullying "hot spots" on campus, including areas on campus where supervision may be limited.
- Enlist all staff to watch for bullying, including cafeteria staff, office staff, librarians and custodial staff.
- Set a tone of respect for all individuals on campus.
- Establish rules of respect and responsibility for students and staff.
- Be a role model for expected behavior.
- Create an environment where incidents of bullying are reported and can be dealt with early.

The STOPit app is one way students can anonymously report issues to school administration. (For more information see the column on page 2.)

Community Matters is another great resource to improve school culture through their safe schools ambassador program. For more information visit their website [here](#) or at <https://community-matters.org>

School Resources for Wildfires and Smoke

Wildfires continue to have a devastating effect on our communities and statewide. There are a number of resources available to reduce the school's exposure to fire risk, emergency operations, and wildfire smoke exposure. We have included a few below:

- **REMS Preparing for Wildfires at K-12 Schools** https://rem.ed.gov/docs/Wildfire-Fact-Sheet_508c.pdf
- **CDE Guidelines for Schools and Wildfire Smoke** www.cde.ca.gov/ls/ep/documents/schlaqualityguide.pdf
- **American Academy of Pediatrics, Wildfire Smoke Factsheet** <https://www.airnow.gov/sites/default/files/2024-03/pehsu-protecting-children-from-wildfire-smoke-and-ash-factsheet.pdf>
- **California School Boards Association, Wildfire Preparedness and Recovery** <https://www.csba.org/wildfire#gsc.tab=0>

Bounce Houses and Inflatables

Effective 7-1-25, districts who are interested in having bounce houses or other inflatable devices on campus, should be aware a higher deductible will apply for any claim resulting from the use of these devices.

Based on claims history, the use of these devices exposes the district to a higher risk. In addition, some vendor contract language for these devices, puts all the exposure on the district and indemnifies the vendor.

If you have questions, please feel free to call the SISC office at 661-636-4495.

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 Morentin, Administrative Secretary at limorentin@siscschools.org

DATA BACKUP CONSIDERATIONS

Not only is it important to implement strong cybersecurity protocols, implementing an effective data backup strategies can be essential in avoiding costly downtime, loss of sensitive information and disruption to learning.

Schools store large volumes of sensitive data including student academic records, medical information, staff employment details, and financial reports. A single ransomware attack or server crash could jeopardize this data, cause costly downtime, or lead to legal and reputational consequences.

There are a variety of backup methods to choose from based on the needs of your district.

Cloud Backups

This is a secure, scalable option that is accessible from anywhere. This option is especially valuable in the event of a natural disaster or physical infrastructure failure.

Local Backups

External hard drives or on-site servers provide quick access to data and can be useful when paired with cloud backups for redundancy.

Hybrid Solutions

Combine local and cloud backups to ensure maximum protection and recovery flexibility.

Human error is one of the top reasons backups fail. Having an automated regularly scheduled backup reduces the risk of oversight and ensures data is consistently protected. The frequency of scheduled backups depends on how quickly data changes. Daily or hourly is recommended for highly active systems.

Equally important to backing up data is ensuring your district can recover the data quickly and accurately. Routine test of the backup system allow the district to verify the backups are functioning properly.

Remember your backup data is just as valuable as your live data. Secure your systems to prevent unauthorized access and other cybersecurity risks.

Source: INSURICA

