

**SISC**Self-Insured Schools of California  
*Schools Helping Schools***Property & Liability Division**

June 2025

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# Quarterly Update

## CASE STUDY—STUDENT INJURY

BY KERRI JONES, SAFETY &amp; LOSS CONTROL SPECIALIST

By nature, children are curious and keep adults on their toes. This includes school staff, as well as parents. SISC recently had a claim where a five-year-old autistic student's finger was significantly injured during recess.

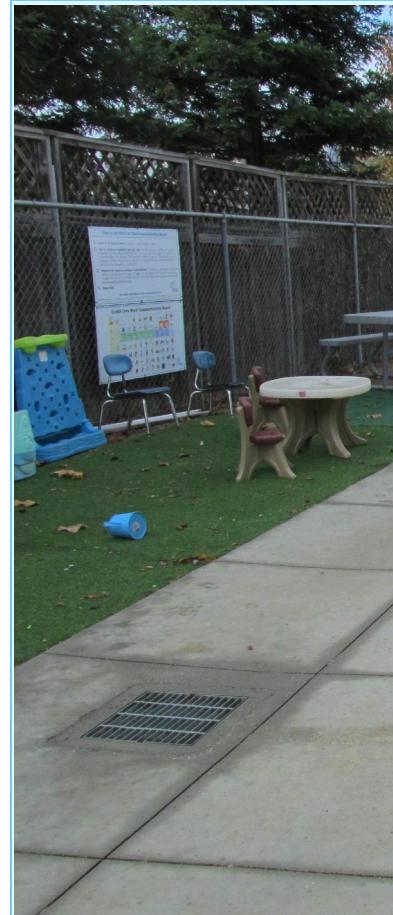
The child was enrolled in the district's special education program, which made him more vulnerable and required increased supervision. The area used for recess at the time was a temporary play area while awaiting a permanent designated area for special education. The student and his classmate were intrigued by a storm drain grate in the designated temporary play area. Students would drop objects through the drain grate to watch them fall, and determine what would fit through the grate openings, as part of their recess activities. On this particular day, the claimant's classmate was able to partially lift the storm grate. Unfortunately, the claimant's finger was damaged, when the classmate accidentally dropped the grate, causing it to land on the claimant's finger.

The claimant sustained a traumatic laceration to his middle finger that required a digital nerve block and sutures. The claimant had increased finger sensitivity, psychologic distress and was referred to a neurologist for specialized evaluation. Due to claimant's autism and limited verbal skills, assessing sensation and potential nerve damage were challenging.

Additional contributing factors were the staff's knowledge of this activity during recess. While they were aware students engaged in this activity on a frequent basis, they did not recognize the grate was unsecured. The grate was not secured, as maintenance staff frequently had to access this drain and clean out debris, to allow for proper drainage.

This drain grate has since been secured by bolts to prevent lifting, without proper tools. While this was originally designated as a temporary location, the location had been in use for longer than originally anticipated.

Curiosity and experimentation are part of the learning process for all students. As adults, we must take our knowledge of how students learn, and look at the environment from their perspective. Evaluation of how students may find new and creative ways to use items in the environment, is critical for safety and risk mitigation. While the staff were aware of this activity by students, they did not address the risk of an unsecured drain grate. In this situation, the claimant's finger has healed well, with no lasting physical impairment or scarring.



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## Podcasts

Did you know SISC Property & Liability has a podcast series? It's true! Our very own Director, Robert Kretzmer has compiled over 25 different podcasts with guests from the insurance industry, education and service delivery organizations.

Podcast topics include the fentanyl crisis, reinsurance, politics of education, court cases impacting school districts, and school finance. The latest edition is also available as a YouTube video. Each podcast is approximately 30 minutes.

To see a full listing of podcast topics or to tune in, visit our website at <https://sisc.kern.org/pl/sisc-podcasts/>

SISC's excess liability provider Schools Excess Liability Fund (SELF) also has a podcast series called SELF Reflections. Available topics include:

- Youth Protection in Community College Environments
- AB 218 FAQs 2025
- Community Matters: Empowering Students to Change their World
- Impact of CSA Legislation on CA Public Education Liability
- CSA Statistics and Prevention Efforts
- Let Us Introduce Ourselves



## HEAT SAFETY FOR STUDENTS

BY KERRI JONES, SAFETY & LOSS CONTROL SPECIALIST

As Californians, we are well aware of how warm it gets in the summer. Some of our member districts experience more moderate temperatures in the mountains or near the coast. While some districts in the valleys or Imperial County, it is common to see repeated heat waves in the 100's during the summer.

The California Department of Public Health reports approximately 1,220 people die from extreme heat every year in the United States. In addition, they report an average of more than 5,000 emergency department visits and 60 deaths per year due to heat illness between 2010 and 2020. The death of a 12-year-old student during P.E. class in Riverside County led to legislation for student health in extreme heat. The high temperature that day was 107 degrees. This tragic death of Yahushua Robinson lead to Senate Bill 1248, called Yahushua's Law, which requires public schools to adopt safety guidelines for physical activity during extreme weather. The law required the California Interscholastic Federation (CIF), in conjunction with the State Department of Education, to develop rules and regulations by July 1, 2024. The bill further requires school districts, county office of education and charter schools to develop, adopt and implement weather protocols for extreme weather conditions on or before July 1, 2026.

Districts are reminded that AB 2800 the California High School Coaching Education and Training program was signed into law on June 1, 2018. This law requires coaches to complete training in the signs and symptoms of heat illness. In addition, CalOSHA has requirements for both indoor and outdoor heat illness prevention employers must follow for employees.

Whatever your geography, unusually high temperatures for your area should give you pause for thought when you organize activities for your students as part of summer school sessions, summer camps or preparing for the 2025-26 school year. Below are some consideration to reduce the risks of heat related illnesses for your student population:

- Monitor the forecast daily and adjust activities as needed to protect students and staff.
- Discuss with parents the use of sunscreen and if the student is acclimated to forecasted heat.
- Humidity, air quality, hydration and clothing are factors that can contribute to heat illness.
- Conduct outdoor activities in the early morning hours when temperatures are cooler.
- Playground equipment and surfacing material can heat up quickly. Staff should check the surface temperature before play is allowed.
- Provide adequate hydration options such as drinking fountains, filling stations, coolers, or bottled water.
- Young children are often not familiar with recognizing and adjusting to their body's heat and hydration levels.
- Avoid or limit sugary drinks which are not as hydrating as water.

## BUSINESS PARTNER SPOTLIGHT—RANEE FINDLEY

Ranee Findley, a native of Bakersfield, has dedicated her life to both her community and the insurance industry. Her journey began in the local schools of Bakersfield, where she attended elementary, high school, and college, laying the foundation for a career that would span decades. After graduating from Foothill High School in 1986, Findley embarked on her college education while simultaneously stepping into the world of insurance—a field that would become her lifelong career. Additionally she holds both the Associate in Risk Management (ARM) and Certified Insurance Counselor (CIC) designations.

In the dynamic and ever-evolving insurance industry, Findley discovered her niche in the intricate task of aligning specific risks and exposures with the right carriers and coverages. Her journey with INSURICA began in 2005, and over the past 18 years, she has excelled as a Property & Casualty Account Executive. Her leadership of the West Coast Marketing Team is a testament to her extensive expertise and commitment to excellence.

Findley's career is distinguished by her specialization in a diverse array of industries, including: Alternative Energy, Municipalities, Aviation, Non-Profits, and Education. As Bakersfield's go-to expert, she is instrumental in crafting exclusive program strategies, nurturing carrier relationships, and expanding market options for the production staff. Her dedication to providing the highest level of commitment, expertise, and professionalism extends not only to her clients, but also to her colleagues. Findley is a resource to many of our districts who need one day Special Event coverage, Builder's Risk and School Connected Organization (SCO) policies. She also serves as the SISC Broker for our large excess liability annual purchase.



Beyond her professional achievements, Findley has contributed significantly to the industry by serving on numerous advisory boards for national insurance companies. Her insights have been invaluable in product development, piloting new programs, and mentoring emerging talent within the industry.

Outside the office, Findley enjoys many diverse interests.

She enjoys reading, cooking, gardening, traveling, horseback riding, and spending time with her family, especially attending her grandchildren's activities.

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## LIABILITY MEMORANDUM OF COVERAGE CHANGES

### Legislation

There are a number of new laws enacted by the California Legislature during the 2024 session related to education. We have highlighted a few below.

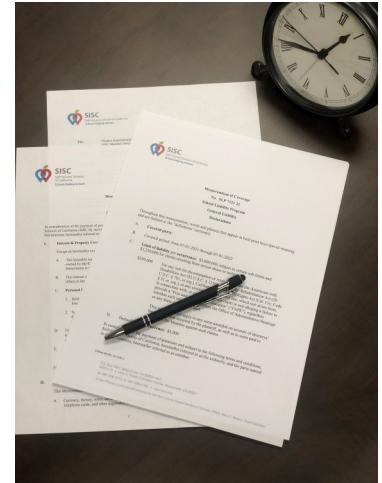
**AB 5— Safe and Supportive Schools Act. Cultural Competency Training.** Effective 7-1-25, certificated staff must receive 1 hour of training of LGBTQ+ Cultural Competency training. This applies only to certificated staff serving students in grades 7-12. The California Department of Education is working with PRISM (Providing Relevant, Inclusive Support that Matters for LGBTQ+ Students), to fulfill training requirements. You can visit the CDE website <https://www.cde.ca.gov/ci/pl/prism.asp> or the PRISM website at <https://prismcalifornia.org> to learn more.

**AB 1913— Pupil Safety: Child Abuse Prevention Training.** Effective 7-1-25 school districts, county offices of education and charter schools are required to receive annual training on the prevention of abuse, including sexual abuse of children on school grounds, by school personnel or in school sponsored programs and the proper action to take in suspected cases. This may be combined with the Child Abuse Neglect Reporting Act (CANRA) training.

Each year SISC goes through a coverage review process to make sure we are providing the coverage necessary for our members, while at the same time protecting the integrity and solvency of the pool as a whole. On June 18, 2025, the SISC Board of Directors approved changes and clarifications to the SISC Liability Memorandum of Coverage (MOC) for the July 1, 2025 to July 1, 2026 coverage period.

- ◆ As a point of clarification, the 2025/2026 coverage document will reinforce existing policy that SISC applies a liability deductible to each claimant that is involved in any liability occurrence. In other words, should there be three or four individuals involved in the physical altercation, a separate liability deductible will be charged to the involved district for each claimant.
- ◆ Beginning with the new coverage period, a higher liability deductible will be charged to our districts for claims or suits resulting from the use of a bounce house, inflatables or rebounding devices. Those districts with an ADA of below 4,000 will be charged a \$25,000 deductible. Those with an ADA of 4,000 or more will be charged a \$50,000 deductible. While these activities are relatively popular for school carnivals and similar celebrations, we believe they are best left to other venues. However, we recognize that some districts may still choose to have these activities. In the event your district chooses to sponsor a bounce house activity, you should speak with your assigned Safety & Loss Specialist well in advance of the event to make sure appropriate contract language is in place with the involved vendor.
- ◆ As an additional point of clarification, we have replaced the term *childhood sexual abuse* with *sexual misconduct* in the declarations page of the Liability MOC where we discuss the application of the higher deductible to claims or suits of this nature. This clarification was made to make it clear to our members that the higher deductible applies to all types of sexual misconduct, and not just those cases involving children.

In the event you have any questions regarding these changes and clarifications for the 2025/2026 coverage period, please call Robert Kretzmer, Executive Director, at 661-636-4709 or at [rokretzmer@siscschools.org](mailto:rokretzmer@siscschools.org)



## PROOF OF COVERAGE REQUESTS

BY LILIA MORENTIN, EXECUTIVE SECRETARY

As we begin the new year of coverage, we thought it might be helpful to include information on requesting proof of coverage or certificates of insurance. A good starting point is our webpage at <https://sisc.kern.org/pl/proof-of-insurance/>.

When you only need a generic proof of coverage certificate, these can be printed from the website. Two links are provided depending on whether your districts is a member of SISC Property & Liability only, or is also a member of our SISC Workers' Compensation department. Districts can provide these certificates when basic evidence of coverage is all that is needed.

When the district needs to provide proof of coverage for an additional insured, the written contract (or agreement) between the parties is required. The contract or agreement should include the insurance requirements and additional insured language. When there is a provision in the contract to be named additional insured, the following information is needed:

- ✓ The entity name (as they wish to be listed in the certificate holder box)
- ✓ Entity mailing address and email
- ✓ Copy of the entire executed contract (or agreement)
- ✓ Request for certificate coverage

This information is needed at least two weeks prior to the event date. If your request requires immediate action for time-sensitive items, please let us know.

## HEAT SAFETY FOR STUDENTS (CONTINUED FROM PAGE 2)

- Be aware of any health conditions such as asthma or heart conditions that may require greater consideration.
- Medications can have an impact on the body's sensitivity to heat.
- Be familiar with the different signs of heat illness, including heat exhaustion, heat cramps and heat stroke and the treatment for each, including when to call 911.

For more information, see the resources listed below:

California Department of Public Health (or your local health department)  
[www.cdph.ca.gov/Programs/EPO/Pages/Extreme%20Heat%20Pages/extreme-heat-guidance-for-schools.aspx](http://www.cdph.ca.gov/Programs/EPO/Pages/Extreme%20Heat%20Pages/extreme-heat-guidance-for-schools.aspx)

California Interscholastic Foundation  
[https://www.cifstate.org/sports-medicine/heat\\_illness/index](https://www.cifstate.org/sports-medicine/heat_illness/index)

CalOSHA  
[www.dir.ca.gov/DOSH/HeatIllnessInfo.html](http://www.dir.ca.gov/DOSH/HeatIllnessInfo.html)

## Special Education Voluntary Coverage Program

As part of the Special Education Voluntary Coverage Program (SEVCP), participating districts or SELPAs are eligible for reimbursement of defense fees and costs associated with due process complaints filed with the Office of Administrative Hearings (OAH), Special Education Division.

To qualify for reimbursement for the 2024–2025 fiscal year, all supporting documentation must be submitted by August 1, 2025.

Required documentation includes:

- A copy of the due process complaint
- Legal invoices from the district's representing attorney
- Copies of warrants issued for payment to the law firm
- The assigned OAH case number for each filing

If you have any questions regarding the documentation requirements, please don't hesitate to contact Hilda Hankins at (661) 636-4694 or [hitabora@siscschools.org](mailto:hitabora@siscschools.org)

## 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](mailto:limorentin@siscschools.org)

## Did you know?

- For just a single \$60 payment, your athlete is covered for the entire tackle football season.
- Tackle Football Coverage has no deductible, meaning benefits begin immediately without any upfront payment required from the family.
- Supplemental plans like this one can help prevent delays in care since no pre-authorization is needed.
- Tackle Football Coverage is not only for the uninsured; it is also designed for any family looking to reduce high medical expenses.

## FROM THE DIRECTOR

We are pleased to announce that a new feature has come to the Quarterly Report that can be accessed through the SISC website at <https://sisc.kern.org>

Kerri Jones, our Editor, has been working hard on the creation of an index for all of the wonderful articles that have been part of the Quarterly Update since the first publication in December of 2020. As many of you will recall, the COVID-19 pandemic came on with a vengeance in March of 2020. Our publication was created in part, and born out of a need we saw to keep our members well informed about the SISC Property & Liability division, as well as broader developments that impact the work we do with our school districts.

Since our first publication, we have tried to bring articles of interest to you, ranging from legislative developments to school site maintenance issues. This current edition, among other topics, is updating our members on some changes to the Liability Memorandum of Coverage and we bring you a profile of one of SISC's most valued business partners.

Please take a moment to visit the SISC website, and in particular the index of articles. Our hope is to continue to create a valued library of articles that can be referenced at your convenience. The index will be updated in January of each year following the final issue of the Quarterly Update in December.

Thank you and we wish you all a relaxing and safe summer.

## TACKLE FOOTBALL

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

Tackle football is one of the most intense and physically demanding sports offered at the high school level. With a significantly higher risk of injury than most other student activities, medical coverage is not optional—it's required for all student-athletes before they can take the field.

To support this need, SISC is proud to continue offering Tackle Football Coverage for the 2025-2026 season, ensuring that every player has access to vital medical protection.

What the Plan Includes:

- Rate: One-time premium of \$60.00 per participant
- Deductible: None
- Maximum Benefit: \$15,000 (subject to contract limitations)
- Application: Available for download at <https://sisc.kern.org/pl/forms/>

Important Information to share with parents:

Even if your student-athlete already has private insurance, the Tackle Football Coverage can be purchased to use as supplemental coverage, helping reduce out-of-pocket expenses like co-pays, deductibles, or non-covered services. It's an affordable way to add an extra layer of protection for your athlete during the tackle football season.

In Summary:

High school tackle football requires all athletes to have medical coverage due to the sport's physical nature. A low-cost, one-time \$60 plan is available to ensure no player is left unprotected. It's not just about following the rules—it's about keeping our athletes safe, supported, and ready to play.

If you would like more information in regards Tackle Football Coverage enrollment, please contact Elsa Lara at (661) 636-4736 or at [ellara@siscschools.org](mailto:ellara@siscschools.org)