

Quarterly Update

SAFETY & LOSS ADVISORY GROUP

SISC takes seriously its efforts and obligations related to our membership for purposes of mitigating against conditions that may increase a district's liability exposure. Our dedicated staff of safety and loss professionals made up of Randy Rogers, Kerri Jones and Shelby Gonzales assures that our members have access to a well-trained professional in the field.

In addition to the advice and counsel that our membership receives through the efforts of our safety and loss team, we think it is important that we also hear from you. In an effort to increase communication with our membership we are establishing a Safety & Loss Advisory Group that will be meeting virtually each quarter. Since the announcement of the formation of this group we have received multiple registrations from individuals throughout the SISC Property & Liability pool over a widespread geographic area.

Our first virtual meeting is expected to take place on April 29, 2025. In that meeting, we will take a few minutes to discuss the advisory groups purpose, as well as present an overview of the topics of interest that were submitted in the numerous participant registration forms received. As a preview, we have learned that members are interested in a wide variety of topics ranging from: campus safety, mental health issues, and law enforcement engagement. In addition, staff has suggested topics for future consideration, including but not limited to: animals on campus, field trips, and playground safety. The list is unending and we look forward to your submission of other topics of interest to consider.

We live in a time of nuclear verdicts and social inflation. This, on occasion, translates into a more costly insurance program from both a loss prevention perspective as well as a loss payment one. Given the realities of our current climate, it is appropriate for SISC to seek input from our membership, as to how we can further mitigate liabilities and losses.

An announcement will be coming soon concerning our first virtual meeting as to content, date and time. We welcome your participation and should you have any questions regarding your registration to be a participant in the Safety & Loss Advisory Group, please contact Lilia Morentin at 661-636-4495 or via e-mail at limorentin@siscschools.org



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Property & Liability Safety and Loss Control Trainings

Did you know the Property & Liability, Safety and Loss Control department offers trainings? These can be in-person or virtually, depending on what works best for the district. Below are a few examples of trainings available:

- **Asbestos Hazard Emergency Response Act (AHERA) Two-Hour General Awareness.** This course is primarily designed for custodial and maintenance staff.
- **Playground Supervision.** This course is designed for teachers and staff who provide supervision of children on the playground. Training includes aspects of supervision, and what to look for in the maintenance and general safety of playground equipment.
- **Playground Maintenance.** This course is designed for playground maintenance staff. This training includes more detailed information on maintenance of playground equipment, surfacing standards and when equipment may need to be taken out of service for the safety of children.

If your school site or district is interested in this type of training, please contact your Safety & Loss Control Specialist (see column to the right for phone numbers).

SAFETY & LOSS CONTROL UPDATES

The Safety & Loss Control team wanted to take some time to update districts regarding recent changes and/or common questions.

Playground equipment

As the age of entry for transitional kindergarten continues to change, districts should consider the skills and ability of these young users on playgrounds. Playground equipment manufacturers design equipment with the age of the user in mind and in compliance with the Consumer Product Safety Commission (CPSC) and the American Society for Testing and Materials (ASTM) guidelines.

Installed playground equipment is designed for users 0 to 24 months (2 years); 2 years old to 5 years old; and 5 years old to 12 years old. Equipment designed for 2 years old to 12 years old is also an option. Districts are encouraged to check the manufacturer's recommended user age group for their existing equipment for age-appropriateness. In addition, if the district is planning to install new equipment for the transitional kindergarten students, be sure you ask for equipment designed for 2- to 5 years old students or 2 years old to 12 years old students.



New Lead Standards

The California Occupational Safety and Health (OSH) Standards Board approved significant revisions to their lead standards for General Industry and Construction Safety Orders. These updates reduce the triggers for medical removal protection and surveillance, with a focus on blood lead levels, permissible exposure limits, and other aspects of workplace hygiene and training. The changes aim to better protect workers from the adverse health effects of lead exposure. The revised standards became effective January 1, 2025.

Employers should review their existing procedures, programs and the guidance resources provided on the Cal/OSHA's Occupational Lead Exposure Prevention Guidance and Resources webpage dir.ca.gov/dosh/lead/ to ensure that workers are protected.

Trampolines and Jump Parks

"What is SISC's position on trampolines and field trips to trampoline parks?" are common questions we get as districts prepare for spring or fall carnivals. SISC recommends against these attractions. The Memorandum of Coverage (MOC) excludes coverage for large trampolines or springboards. In addition, it can be difficult to properly supervise for the district and may create a situation where students of different ages and abilities are interested in participating at one time. Should a district be considering a field trip to this type of venue, they should be aware that these venues often require the parent/guardian to sign waivers indemnifying the venue. Additionally, the district is protected by the Government Field Trip Immunity in most cases, found in Education Code section 35330. The only coverage available is the SISC Student Insurance coverage up to \$2,500.

INTRODUCING MICAELLE “MIKEE” MORALES

If you’ve called our office, chances are you’ve had the pleasure of speaking with one of our Claims Assistants, Micaelle “Mikee” Morales. Morales joined SISC in August 2023 as a temporary employee in our Workers’ Compensation division. Her dedication and hard work led to a permanent position as a Claims Assistant in the Property & Liability department in February 2024. Since then, she has continued to grow professionally, consistently demonstrating her commitment to excellence and her ability to adapt to new challenges.

Morales was born in the Philippines and lived there until her family moved to Bakersfield, CA when she was seven years old. She attended Our Lady of Perpetual Help School and Garces Memorial High School, where she developed a strong academic foundation. Morales later pursued higher education at California State University, Bakersfield (CSUB), graduating in 2017 with a Bachelor of Science in Biochemistry. She is bilingual, speaking both English and Tagalog fluently.

Initially, Morales embarked on a pre-medical track, motivated by a commitment to healthcare and enhancing patient care. However, in 2021, she transitioned into the field of claims, where she has been making significant contributions ever since. Morales’ dedication to continuous learning and growth is evident in her frequent attendance at workshops and seminars, where she actively seeks to enhance her skills and knowledge. In 2025, Morales obtained her Associate in Claims (AIC) designation, demonstrating her commitment to professional growth. She is currently enrolled in the Risk Management Practitioner Certificate Program, with an expected completion date of May 2025.

During her time at CSUB, Morales met Corey, who would become her significant other. They have been together since 2017, building a strong and supportive relationship. In December 2023, they welcomed a new member to their family, a golden retriever named Sora. Out-

side of her professional life, Morales dedicates her time to her family. They often take Sora to the beach or hike local trails, creating beautiful memories together. She is an avid reader and aspiring baker, often bringing cupcakes to our pot-lucks.



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Vehicle Inventory

As the end of the fiscal year is getting close, it's the perfect time to do a check on your vehicle inventory. SISC 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 new policies will be available late May and all active vehicles at that time will be transferred to the new policy. To ensure that your policy is up to date, please make sure to add new vehicles as soon as they are received. This is also a good time to make sure that all vehicles no longer in the district's possession, have been removed. If you need assistance with removing or adding vehicles in the system, please reach out to Shelby Gonzales at (661) 636-4604 or email shgonzales@siscschools.org. If you have had a change in staff or responsibilities, please click on this link below to access the contact sheet for a new user setup request. We're happy to assist in getting your staff familiar with the system and able to access documentation as needed.

<https://sisc.kern.org/property-liability/vehicle-notification-database/>

[Or click here](#)

SEEING IS BELIEVING: THE BENEFITS OF VIDEO EVIDENCE IN RISK MANAGEMENT AND LITIGATION

BY TY TAYLOR, COORDINATOR

Security Cameras

Security cameras are becoming more and more prevalent as technology improves and the price for such equipment becomes more affordable. Security cameras on school campuses and public property are a useful tool that can assist administrators in risk management and litigation. Often times school campuses are multi-acre facilities that have blind spots, alcoves and architectural designs that can make campus supervision daunting. Although a security camera is not as effective as a campus supervisor, it can be beneficial as both a deterrent and as an eyewitness.

We all recognize that there are occasions when adolescents can make poor decisions, whether it be: graffiti, fighting, the use of illicit drugs or their participation in sexual activity. When individuals want to engage in prohibited behaviors, often times they will seek out locations where they can engage in those behaviors in secret. Signage of 24-hour video monitoring and the strategic placement of security cameras can be a useful deterrent in preventing troublesome behaviors. Once students realize that their favorite hiding spots are no longer hidden, that location might become a safer space on campus.

You cannot place cameras inside a restroom, however, the placement of security cameras outside the restroom can record who goes in, who comes out, who goes into the restroom together and how long they are inside the restroom together. This information to an investigator, after the fact, is very important for school administrators and law enforcement. Claims of sexual assault or abuse occurring inside school restrooms are on the rise. Anything, within reason, that can be done to deter such events should be undertaken.

In addition to the deterrent benefit of security cameras, it can also serve as an eyewitness regardless of their location. Whether the camera is located in a trouble spot, or a high traffic area such as the parking lot, security cameras have the ability to record and capture accurate evidence in real time. Often times an eyewitness account is only as good as the eyesight of a witness and their ability to describe what they actually saw. When witnesses are questioned in litigation by a skilled attorney, they can often succumb to doubt and confusion as to what really occurred and what they saw, resulting in a discredited witness. The old adage that "a picture is worth a thousand words" is legitimate.

If a parent trips and falls on a sidewalk, but it was not captured on the security camera, did it really happen? School districts are large government institutions with ample insurance coverage. The proverbial "deep pockets" comes to mind. Many of us have seen grocery store security cameras expose a fraudulent scheme. It is the dishonest customer that gently sits themselves down next to a spill on aisle number eight when nobody is looking and then starts writhing on the ground and yelling out to gain the attention of a witness. With over 30 years

VIDEO EVIDENCE (CONTINUED FROM PAGE 4)

of handling liability insurance claims, I have seen a broad spectrum of claims. However, many of our campuses are older and in need of repairs to walkways and travel paths. An unscrupulous visitor with a pre-existing herniated disc is only limited by their imagination when it comes to their next lawsuit. Security cameras document the legitimate claims from the unscrupulous claims. Without cameras, discerning the truth can be an expensive and lengthy process for all parties involved.

Districts should make it a practice to monitor live feeds and/or review the footage in a timely manner for inappropriate behavior and activities.

Cellular Phone Videos

Our culture and our youth have become video and technologically driven. At the slightest indication of a newsworthy event, bystanders reach for their cell phones to record the event. They want to be the first to post it on their story or feed. If there is an injury or controversial event that occurs on campus, school administrators would be wise to question bystanders and determine if they have a recording of their observations. If so, they should request permission to view it and have that student send it to them via email or text to secure the evidence. Many districts also have anonymous reporting systems such as STOPit that bystanders can upload text or footage to district/school administration. I have seen some administrators simply use their own cell phone to video record a video playing on a student witness cellphone to obtain the evidence. Be mindful that you will want to get the full name of the person who took the video and include the date, time and location. You will also want to identify the parent information of the student. You will want this documentation to preserve their information in the event they are needed to testify for a deposition or in court several years later.



Data Storage-Preserving the evidence

Preserving the video evidence, i.e., “data”, is an important part of the process. Many security camera systems are designed to recycle and refresh the data and memory within a certain schedule depending on the system. It is important to download and preserve those video clips of an event shortly after it occurs so that it is not recycled and lost. We recommend downloading at least five minutes “before” and five minutes “after” the subject event occurs, to be saved and preserved. The extra ten minutes can often times provide context to an event that will be lost if not preserved.

If, or when, an injury-causing event on campus turns into a liability claim or lawsuit, the video evidence will be extremely important. Often times an injured person’s account of what happened changes and becomes re-shaped with the assistance of a plaintiff attorney. An accurate accounting of what really happened will assist a school district in their defense by either validating the described event, or refuting it. Either way, knowledge is power. Half the battle in litigation is having an accurate account of what actually transpired. A considerable savings in legal fees could be captured each year simply by having video evidence for our litigated claims.

Prior to installation of video cameras on campus, we recommend that you discuss with your administrative legal counsel to obtain their input.

Special Education Voluntary Coverage Program

The Special Education Voluntary Coverage Program (SEVCP) was established to address the increasing costs of special education legal expenses. It provides financial assistance to participating school districts and SELPAs for such expenses. Operating on a reimbursement basis, the program follows a fiscal year schedule from July 1st to June 30th.

The enrollment form for the 2025–2026 fiscal year is now available online. To facilitate a seamless enrollment process, please complete the secure online form available at <https://wl.sisc.kern.org/Forms/SEVCP>. Kindly refrain from using any previously saved forms. Please ensure that the updated form is completed and submitted no later than June 1, 2025. Participating districts will be invoiced for the premium after July 1, 2025. Enrollment in the program must be finalized by the June 1, 2025 deadline.

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

Did you know?

The SISC Safety and Loss Control staff combined have over 55 years experience in the public education field and over 25 year in safety and loss control services. Additional experience includes private insurance and school construction. Please feel free to call us with any questions we may be able to provide assistance.

FROM THE DIRECTOR

Among the various industry associations that SISC is fortunate to be a part of, the California Joint Powers Association (CAJPA) stands out as a valuable resource. The CAJPA mission aligns perfectly with SISC's commitment to bringing added educational value to our members via their association with SISC.

There are two upcoming programs that may be of interest to our members. On April 23, 2025, the CAJPA LITL Committee will be hosting a rare in-person event in Southern California, entitled *"What Insurance Do You Want in Your Contract?"* and a second session entitled *"Government Claims Act"*. Both topics are integral to the function of those involved in handling or managing property and liability issues on behalf of their districts.

A second program that may be of interest will take place virtually on May 7, 2025, entitled *"Part 1: Nuts and Bolts of Workers' Compensation for Public Entities"*. This presentation will be virtual, from 10:00 a.m. - 11:00 a.m. We strongly encourage anyone who wants to develop a better understanding of how the workers' compensation process works to attend.

Those who are interested can visit the CAJPA website for registration information. https://www.cajpa.org/events/event_list.asp or click "[here](#)"

STUDENT ACCIDENT COVERAGE

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

At SISC, we are always committed to ensuring the safety and well-being of students. As part of our ongoing efforts to provide Student Accident Coverage, we want to clarify an important update regarding the Student Accident Coverage.

What's Staying the Same?

Our member districts will continue to benefit from Student Accident Coverage within their property and liability policy. This coverage remains in place and will continue to provide essential supplemental coverage for enrolled students, in the event of an accident. As many of you know, this benefit provides up to \$2,500 in coverage for payment of medical services per student for any one accident. The details of this coverage can be found in Endorsement #2 attached to the SISC Memorandum of Coverage No. SLP 7124 25. This document can be located on the SISC Property & Liability website at <https://sisc.kern.org/pl/c/coverage-documents/>

What changed?

As of July 1, 2024, SISC discontinued the optional Supplemental Student Accident Coverage that was previously available for parents to purchase. Per the memo that was distributed to our membership dated May 22, 2024, members can now purchase Supplemental Student Accident Coverage through Insurica by contacting Ranee Findley, Marketing Manager, at 661-316-5108, or by e-mail at ranee.findley@insurica.com. It should be noted that this is a district wide plan, as opposed to an individually purchased plan by a parent. This change does not impact the core student accident coverage already included in your policy—only the separate, voluntary supplemental coverage is affected.

What This Means for our District Members?

- No action is required - your existing student accident coverage remains intact.
- Families no longer have the option to purchase supplemental accident coverage through our program.
- If your district is interested in a district wide supplemental student accident insurance plan, please contact Ranee Findley as noted above.
- If you have any questions or need further clarification, our team is here to assist you.

If you need more information, please contact the Student Accident Coverage department at (661) 636-4736.