



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

Fall 2026
Volume 6, Issue 3

Quarterly Update

SCHOOL FIELD TRIPS / RECORDS RETENTION

Field trips are an important part of the learning experience. These excursions have a way of exposing students to different learning experiences that cannot always be replicated in a classroom. The California State Legislature, recognizing the value of field trips and outdoor excursions on the educational process, passed legislation in 1976 granting immunity to school districts for injuries occurring during a school sponsored field trip. The legislation codified under **California Education Code Section 35330 (d)** reads: ***“all persons making the field trip or excursion shall be deemed to have waived all claims against the district, a charter school, or the State of California for injury, accident, illness, or death occurring during or by reason of the field trip or excursion”.***

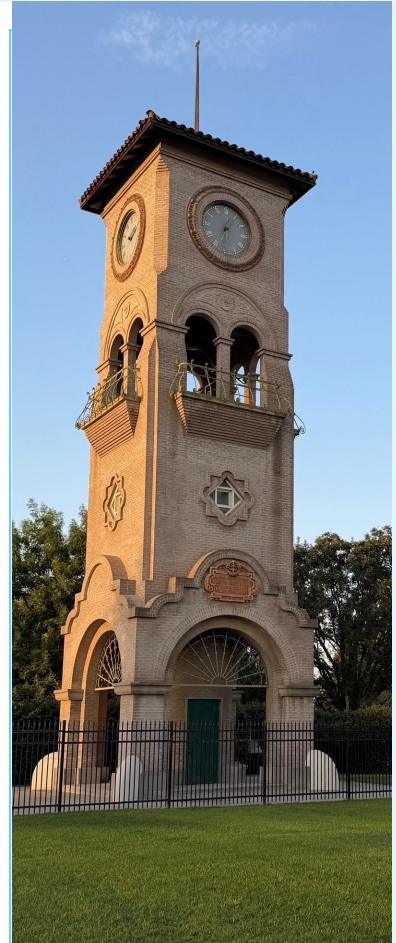
SISC recommends that our member school districts require a Parental/Guardian Permission form for any student participating in a district field trip. Those permission forms should include the verbatim language directly from the California Education Code as cited above. If a SISC member district would like to use our SISC template Field Trip Participation form, please contact your district’s SISC assigned Safety & Loss Control Specialist. In addition, forms are available for adult volunteers participating as well.

These forms should be collected by the district office before any student participates in a field trip. These documents should be kept indefinitely, therefore an electronic filing system that allows for retrieval of these parent signed forms long into the future is imperative for the district’s immunity from liability. Detailed information about the field trip should be included in a companion file with the permission forms. Information including start date, end date, details of the trip, transportation utilized, district staff participating, location of any overnight stays, safety parameters in place, and any volunteers should be detailed and preserved in the event a liability claim is made several years into the future.

Why indefinitely? Effective 1-1-24 (AB 452) the California State Legislature eliminated all Statutes of Limitations pertaining to childhood sexual abuse. For example, if a former student in the year 2046 files a lawsuit against your school district as a 32-year-old adult, claiming that she was sexually assaulted during an off campus field trip in the year 2026 when she was 12 years old, your successor and school district’s future defense attorney will be hard pressed to defend themselves without adequate and reliable records. They will need the ability to reference a digital file repository to retrieve these records. The district cannot rely upon the availability of witnesses, nor their memories.

Effective 7-1-2026, SB 848 requires volunteers who will be unsupervised during interaction with children to complete the Child Abuse and Neglect Reporting Act (CANRA) training and should be required to complete the district background screening process. The training and background screening for volunteer chaperones participating in these field trips should also be maintained in the event an allegation is made.

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Helpful Resources For El Niño

NOAA Climate Prediction Center – ENSO Outlook

[https://
www.cpc.ncep.noaa.gov/
products/
analysis_monitoring/
ensو_advisory/ensodisc.html](https://www.cpc.ncep.noaa.gov/products/analysis_monitoring/ensو_advisory/ensodisc.html)

California Department of Water Resources – Flood Preparedness

[https://water.ca.gov/What-
We-Do/Flood-Preparedness](https://water.ca.gov/What-We-Do/Flood-Preparedness)

Cal OES My Hazards

[https://
www.myhazards.caloes.ca.gov/
/](https://www.myhazards.caloes.ca.gov/)

FEMA Flood Map Service Center

[https://msc.fema.gov/portal/
home](https://msc.fema.gov/portal/home)

Caltrans Quick Map

<https://quickmap.dot.ca.gov/>

EL NIÑO PREPARATIONS

The National Oceanic and Atmospheric Administration (NOAA) is forecasting an El Niño weather season for California beginning in September 2026. An El Niño is a warm phase in the climate pattern characterized by unusually warm ocean surface temperatures in the central and eastern tropical Pacific Ocean. In fact, NOAA indicates a 98% chance of a very strong El Niño event through the fall and winter seasons. NOAA indicates the warmer ocean will likely increase the amount of available moisture in the atmosphere and enhance precipitation in winter storms, prolonged rain events, flash flooding and urban drainage overflow. Particularly in burn scar areas, landslide and debris flows could occur. In addition, coastal erosion and storm surge along some coastline areas is possible. For the Sierra Nevada mountains, a heavy snowpack at higher elevations and increased spring melt runoff could occur. Desert areas could experience high levels of rainfall creating flash flooding and road erosion. In addition, Governor Newsom proclaimed a State of Emergency on Monday, September 21, 2026, in anticipation of a strong El Niño season. The proclamation will mobilize state resources and streamline procedures in anticipation of the impacts of strong storms.

We encourage our districts to prepare now for the potential impacts of an El Niño season.

- ◆ **Review Emergency Operation Plans** – How will your district handle a power outage; are your emergency lighting systems up to date and operational; review your evacuation plans; do you have adequate emergency equipment and supplies; and update your communication plan to include staff, parents, or other changes to exit routes, shelter locations, emergency equipment.
- ◆ **Resources** – Now is the time to secure additional resources that may be needed in a storm. This may include: backup generators, sandbags, pumps, shovels, barricades, flashlights, radios, batteries, water supply etc. When needed, you want your resources in an accessible area and ready for use.
- ◆ **Roofs** - Inspect your roofs for any cracks or damage. Make any necessary repairs or consult a roofing vendor for assistance now.
- ◆ **Other Structures** – Check your shade structures, portable buildings and other storage buildings to eliminate flying materials or damage in high winds. Check the stability of your fences and replace any rotten, loose or damaged boards and posts.
- ◆ **Trees and Vegetation** – Consult with your tree trimmers and arborists now to reduce the potential for damage and injury due to falling branches and trees.
- ◆ **Gutters, Drains & Scuppers** – Gutters, drains and scuppers should be clear of debris and material that could collect and prevent proper drainage. Attention may be necessary again after a wind event or falling foliage.
- ◆ **Storm Water Drains** – Check the path of storm water drainage and drains. Work with your local municipality for appropriate drainage before a forecasted storm.
- ◆ **Snow and Ice** – Identify the areas that will be vulnerable to snow and ice collection, and potential for freezing pipes. Have a plan for snow removal and resources available to reduce slip and fall injuries due to ice. Wrapping pipes, maintaining heat in the building, opening cabinet doors under sinks and using water detection devices can mitigate the potential for freezing pipes and water damage to buildings.
- ◆ **Office of Emergency Services** – Make connections now with your city, county or other municipalities Office of Emergency Services. How are schools factored into the emergency operations plans? Are you a disaster relocation site? What if you need to evacuate your site(s)?



STUDENT ACCIDENT COVERAGE UPDATES

BY ELSA LARA, CLAIMS EXAMINER III

Back to School: Student Accident Coverage Reminders

With students back in classrooms and participating in recess, athletics, field trips, and other school-sponsored activities, accidents are bound to happen. Prompt reporting and a clear understanding of the available coverage helps districts support students and their families, preserve important claim deadlines, create an accurate record of the incident, identify potential safety concerns and mitigate possible liability.

Student Accident Coverage

Student Accident Coverage is automatically provided to all enrolled TK–12 students in participating SISC member districts. Parents do not need to enroll their children or purchase this coverage—all enrolled students are automatically covered.

The plan provides a maximum benefit of **\$2,500 per accident**, subject to all plan provisions, limitations, and exclusions. Student Accident Coverage is:

- Secondary to any valid and collectible commercial health insurance.
- Primary to Medi-Cal or other state-funded programs.

The program is intended to assist with eligible medical expenses resulting from an accident rather than an illness or pre-existing condition. Initial medical treatment must begin within **30 days of the accident**. Eligible services must be rendered within **one year of the injury date**. These deadlines are important.

Prompt Reporting Is Important

Even when an injury initially appears minor, symptoms may develop or worsen later. Reporting the accident promptly helps preserve a record of what occurred and gives the family the information needed if medical treatment becomes necessary.

Districts should complete and submit a Student Accident Claim Form to SISC promptly after every student accident. Prompt reporting:

- Creates an accurate record while the circumstances and details are still fresh.
- Helps families understand and meet important treatment and claim deadlines.
- Allows SISC to review the accident and provide early guidance.
- Helps identify recurring hazards or potential safety concerns.
- Supports early investigation and may help mitigate possible liability.

Submitting a Student Accident Claim form does not determine liability. It simply ensures that SISC receives timely information and has an opportunity to evaluate the accident details.

A New Way to Submit Student Accident Claims

SISC has established a new email address specifically for Student Accident Claim forms, supporting documentation, and related correspondence: SAClaims@siscschools.org

Districts are encouraged to use this email address when submitting Student Accident Claim information. Using the designated mailbox will help ensure that documentation reaches the claims team efficiently and can be reviewed and processed as quickly as possible.

Digital Student Accident Form Coming Soon

SISC is continuing to work toward an electronic Student Accident Claim form designed to make accident reporting easier and more convenient for districts. Additional information and instructions will be provided when the new form is ready to launch.

Districts that would like to receive notification when the electronic form becomes available

Property & Liability Division

Tyrone Taylor,
Executive Director
661-636-4601

Ryan Bourget, Coordinator
661-636-4606

Pamela Cerda, Secretary
661-636-4495

Hilda Hankins, Adjuster
661-636-4694

Micaelle Myers, Adjuster
661-636-4786

Julio Perez, Claims Examiner
661-636-4892

Belinda Herrera,
Claims Assistant
661-636-4250

Lourdes Santamaria,
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

Artificial Food Dyes

In 2024, Governor Gavin Newsom signed legislation regarding food dyes sold in products in California schools. The California School Food Safety Act bans Blue dye #1, Blue dye #2, Green dye #3, Red dye #40, Yellow dye #5 and Yellow dye #6. The act takes effect December 31, 2027.

While limited information is available at this time on implementation of this new Act, districts are encouraged to begin having conversations with your food service vendors now to determine what foods or beverages may require consideration.

To read the text of AB 2316 visit:

[Bill Text - AB-2316 Pupil nutrition: substances: prohibition.](#)

FURNITURE AND APPLIANCES IN THE CLASSROOM

BY RANDYE ROGERS, SAFETY & LOSS CONTROL SPECIALIST III

Furniture and Appliances From Home: District Safety Considerations

Employees sometimes bring furniture, rugs, refrigerators, microwaves, coffee makers and other personal items into classrooms and offices. While these items may improve comfort or convenience, they can also create fire, electrical, pest, sanitation, accessibility, student-safety and supervision concerns.

Districts should consider requiring approval before privately owned furniture and appliances are placed in school facilities.

Fire and Electrical Safety

Furniture designed for residential use may not have readily available documentation or labeling demonstrating compliance with applicable California flammability requirements or suitability for a public-school environment. Districts should therefore consider the condition, labeling and intended use of upholstered furniture before allowing it in school facilities.

The California State Fire Marshal also regulates certain decorative fabrics and materials used in schools, including curtains, drapes, hangings and similar materials, which may be required to meet applicable flame-resistance requirements.

Additional furniture and equipment should not:

- Block exits, aisles, doors or accessible routes;
- Obstruct fire extinguishers, alarms, sprinklers or electrical panels;
- Increase combustible loading unnecessarily;
- Rely on extension cords as permanent wiring; or
- Result in daisy-chained power strips or overloaded circuits.

Heat-producing appliances, including coffee makers, kettles, hot plates, toasters and space heaters, warrant particular review. In classrooms serving preschool, transitional kindergarten, kindergarten and other young students, these appliances can create burn and scald hazards if they are within a child's reach or located where students routinely move or play.

Districts may wish to restrict heat-producing appliances to designated staff areas or other locations where student access can be controlled.

Pest, Sanitation and Maintenance Concerns

Furniture, rugs and other items brought from home can introduce bed bugs and other pests, as well as dust, pet dander, mold, food residue and allergens.

Districts should also consider who will be responsible for ongoing maintenance. Custodial staff typically do not clean rugs, upholstered furniture or other personal items brought from home as part of routine custodial services. These items can therefore accumulate dirt, allergens and contaminants unless responsibility for their maintenance is clearly established.

Student Protection and Professional Boundaries

Districts may also wish to consider how furniture affects visibility, supervision and appropriate staff-student boundaries. Large couches, oversized upholstered furniture or furnishings arranged to create secluded or concealed areas can reduce visibility within a classroom or office.

Spaces used for student meetings, counseling or one-on-one interactions should remain appropriately observable and consistent with district expectations for professional boundaries and student safeguarding.



BEYOND THE CHARGE: MANAGING LITHIUM-ION BATTERY RISK

Lithium-ion batteries provide rechargeable energy sources that are becoming the industry standard due to portability, lightweight designs, fast charging, and high-density energy capacities. As their use has expanded, so has a largely hidden exposure that many organizations may not fully appreciate or recognize. Lithium-ion batteries used in items like electric vehicles, power tools, lawncare equipment, and even laptops, can become overheated when the battery experiences conditions like extreme heat, overcharging, a puncture, or a defect. While the likelihood of a battery-related incident may seem uncommon, the severity of failure can be significant.

“There are several straightforward practices that can prevent the chain reaction thermal runaways we have seen in the field related to lithium-ion batteries,” said Sonya Luisoni, Senior Risk Control Manager at Safety National. “Preventing these incidents starts with understanding which batteries are onsite, who uses them, where they are charged and stored, and whether employees know the warning signs, including the importance of state of charge.”

Recognizing Lithium-Ion Battery Hazards

While there are benefits for the use of these batteries in several industries, there are also a handful of risks associated with these devices, including:

- High energy density in a small package.
- Rapid heat generation.
- Thermal runaways that can escalate fast, sometimes resulting in explosions.
- Fire that can spread from cell to cell.
- Reignition that can happen hours or days later.
- Toxic/flammable gas release.

Early warning signs of battery failure can include excessive heat, swelling, hissing sounds, smoke or vapor, and a strong chemical odor. If any of these signs are present, stop using the equipment, isolate it if safe to do so, and follow emergency procedures.

Safe Charging Practices

Lithium-ion batteries are embedded across countless industries, powering a multitude of devices such as bikes, phones, vehicles, medical equipment, power tools, and more. With a wide range of battery powered devices, it is important for organizations to emphasize safe charging practices to reduce the risk of thermal runaway and equipment failure, which include:

- Using manufacturer-approved chargers and charging stations only.
- Enforcing prohibited practices (use of extension cords, damaged cables).
- Monitoring during charging.
- Training on how to respond if a charger faults or overheats.
- Keeping charge stations clear of combustibles.

Storage and Handling Procedures

Proper storage and handling further reduces risk, especially in the event of failure. Clear, established protocols are essential, such as the following:

- Follow state-of-charge (SOC) guidelines during storage.
- Use designated battery storage areas that are cool and dry, protected from physical damage and away from heat sources or direct sunlight.
- Maintain appropriate spacing between battery-powered equipment.

Get with the Time

As the weather begins to cool off and the daylight hours get shorter, districts should check their irrigation schedules. It may be time to reduce the length of time and frequency of cycles. SISC member districts have had claims where students and staff have slipped on standing water areas on the sidewalk and lawns.

In addition, check your lighting that may be on timers. Again, shorter daylight hours may necessitate a change in when lights come on and go off. Check the a.m. and p.m. setting as well. In addition, time changes on November 1st, which may require an adjustment to timers.

These are simple adjustments to reduce your slip and fall risks. Lighting is also beneficial in reducing vandalism on campus and enhances the ability of security cameras to capture incidents.



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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 Pamela Cerda, Property & Liability Division Secretary at pacerda@siscschools.org

FIELD TRIPS (CONTINUED FROM PAGE 1)

Transportation for the field trip is an additional consideration. The use of district school buses and district drivers is recommended. In the event a charter bus is being considered, contact SISC for insurance requirements.

SISC understands that long term retention of field trip participation forms and relevant information may not have been retained indefinitely in the past. The electronic, indefinite retention of these records will assist SISC in defending the district if claims are presented 30, 40 or even 50 years down the road with claims of alleged misconduct, abuse, or injury. If you have additional questions, please feel free to contact SISC.

STUDENT ACCIDENT COVERAGE UPDATE (CONTINUED FROM PAGE 3)

should contact Elsa Lara at ellara@siscschools.org or by phone at (661) 636-4736. Please provide the name and email address of the appropriate contact person at your district, and they will be added to the electronic-form rollout notification list.

Webex presentations are also available for districts that would like additional information or training regarding Student Accident Coverage, Tackle Football Coverage, or the claims reporting process.

As always, our goal is to make accident reporting and the claims process as straightforward as possible, while ensuring that students and their families receive the assistance available to them.

FURNITURE AND APPLIANCES (CONTINUED FROM PAGE 4)

Food and Appliance Considerations

Personal refrigerators, microwaves, coffee stations and similar appliances can contribute to pest activity when food, spills and crumbs are not properly managed.

Appliances should also be evaluated for location, electrical demand, cord placement, cleanability and whether their use is appropriate for the age group being served.

A Practical District Approach

A districtwide approval process can help ensure that personal furniture and appliances:

- Are appropriate for use in a public-school environment;
- Meet applicable fire and electrical safety expectations;
- Do not interfere with emergency egress or accessibility;
- Can be properly cleaned and maintained;
- Do not create unnecessary pest concerns;
- Support appropriate visibility and supervision; and
- Do not create avoidable burn, scald, trip or tip-over hazards

A simple “review before use” standard can help districts maintain consistency while reducing preventable safety, facilities and student-protection concerns.

LITHIUM-ION BATTERY RISK (CONTINUED FROM PAGE 5)

- Safely isolate and manage damaged or suspect batteries.
- Avoid stacking battery-powered devices unless using approved systems.

Why State of Charge Matters

State of charge (SOC) refers to the battery’s remaining charge relative to its full capacity, usually expressed as a percentage of its total usable capacity. SOC is important for the safe storage of lithium-ion batteries because the amount of energy stored in the battery directly affects the severity of a potential failure event. Many manufacturers and safety standards recommend storing lithium-ion batteries at a partial charge, often around 30–50% SOC, because it balances safety, battery longevity, and readiness for use.

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