SISC
Self-Insured Schools of California
Schools Helping Schools

PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
NOVEMBER 19, 2026
10:30 A.M.

AGENDA

I. Consent Agenda

A. Approval of Minutes for October 2026 Board of Directors Meeting — Dave Ostash

B. Approval of Payment of Student Insurance Claims in the Amount of $41,579.40 and Tackle Football Claims in the Amount of $2,997.32 for the Month of October 2026 — Dave Ostash

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

II. Public Comment

III. Closed Session- Property and Liability Claims

The board may be required to adjourn to closed session for discussion of matters regarding a claim for the payment of tort liability losses, public liability losses, or workers' compensation liability, authorized by Government Code 54956.95.

District	File Number	Claimant
Palmdale Elementary School District By Ryan Bourget	2026060583	Property
Reef Sunset Unified School District By Ryan Bourget	2026058371	Property
Lucia Mar Unified School District By Ryan Bourget	2025053137	Kaiden Anderson L-BI
San Luis Coastal Unified School District By Hilda Hankins	2026059738	Kimberly Ingham L-PI
Bakersfield City School District By Hilda Hankins	2025054527	Santiago Sanchez-Mercado L-BI
Antelope Valley Union High School District By Hilda Hankins	2025054776	Jasilyn Esquivas L-BI

IV. Reconvene To Open Session

A. Reports from Closed Session, if Required

V. Action Items

A. Report of Property and Liability Claims in the Amount of $1,744,412.29 for the Month of October 2026 and Ratification of Payment of this Amount — Ty Taylor

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

B. Financial Report – Presentation of Financial Statements for the Month of October 2026 Will Be Submitted for Approval — Kim Sloan

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

C. Request Approval of the Property & Liability Independent Financial Audit Report for the year Ended June 30, 2026 — Megan Hanson

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

D. Revisions to SISC Liability Memorandum of Coverage and Liability Declarations Page — Ty Taylor

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

VI. Information and Discussion Items

A. Playground Safety, Trainings and Inspections — Randye Rogers

B. Comments from the Board of Directors Will Be Heard — Dave Ostash

C. Next Meeting: — Dave Ostash
Thursday, December 17, 2026
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

D. Adjournment — Dave Ostash

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

Any materials required by law to be made available to the public prior to a meeting of the Governing Board of the SISC II JPA can be inspected at the following address during normal business hours at:
2000 K Street, Bakersfield, CA. 93301
For more information regarding how, to whom, and when a request for disability-related modification or accommodation, including auxiliary aids or services, may be made by a person with a disability who requires a modification or accommodation to participate in the public meeting, please contact Kristy Comstock at 661-636-4682 or krcomstock@siscschools.org

*The number of Board Members needed to form a quorum for this meeting is eight

PROPERTY & LIABILITY TERMINOLOGY

1. **AMERICANS WITH DISABILITIES ACT (ADA)** - A federal act designed to set standards to remove the barriers to employment, transportation, public accommodations, public services, and telecommunications that exist for those members of our society who have physical disabilities. The act encompasses aspects of everyday life and generates wide ranging implications for almost every business or service.

2. **CIVIL RIGHTS VIOLATIONS** - The term applied to tort claims involving issues of sexual harassment; wrongful termination; employment, age, gender or race discrimination; ADA; employment harassment. If Plaintiff prevails, even partially, this type of case entitles plaintiff to also collect attorney fees.

3. **CLAIM TYPES** – The internal coding systems for claims includes:

ABI – Auto Bodily Injury	BM – Boiler/Machinery	LPI – Liability Personal Injury
ACL – Auto Collision	CF – Crime/Fidelity	LPD–Liability Property Damage
ACP – Auto Comprehension	EP – Liability Employment Practices	P – Property
AGK – Auto Garage Keepers	LBI – Liability Bodily Injury	SE – Special Education
APD – Auto Property Damage	LEO – Liability Errors & Omission	SM – Liability – Sexual Misconduct

4. **CLASS ACTION** – A lawsuit in which one person or a small group of people represent the interests of an entire class of people in litigation.

5. **COMPARATIVE NEGLIGENCE** - A more modern system of allocating damages between two or more persons than the method of contributory negligence. Under comparative negligence, the damages collectible in relation to another person are diminished in proportion to one's degree of negligence. In most instances, damages cannot be collected at all if the claimant's negligence were greater than that of the other party. Currently, in a few instances, the courts have awarded both parties damages as a percent of the total damages, depending on respective degrees of fault.

6. **CROSS COMPLAINT** – A claim asserted by a defendant against another party to the action. Also termed (in some jurisdictions) *cross petition.* A claim asserted by a defendant against a person not a party to the action for a matter relating to the subject of the action.

7. **DECLARATORY RELIEF ACTION** - Remedy for the determination of a judicial controversy where a plaintiff or defendant is in doubt as to their legal rights. No consequential relief is awarded.

8. **ERRORS AND OMISSIONS (E&O)** - A form of Professional Liability insurance which provides coverage for mistakes made in a profession not involved with the human body (lawyers, architects, engineers) or for mistakes made in a service business (insurance, real estate, and others). Also a form of coverage for financial institutions protecting against loss to lending institutions which fail to effect insurance coverage.

9. **HEARSAY** – Testimony by a witness based not on his or her own observations but on what someone else said, offered in evidence to prove the truth of what was said.

10. **HOLD HARMLESS AGREEMENT** - A contractual arrangement whereby one party assumes the liability
Inherent in a situation, thereby relieving the other party of responsibility. Such agreements are typically found in leases and easements and construction contract agreements. Agreement or contract in which one party agrees to hold the other without responsibility for damage or other liability arising out of the transaction involved.

11. **INCURRED LOSSES** – The amount equal to paid losses and losses for which the insurer is liable but has not yet paid.

12. **INJUNCTIVE RELIEF ACTION** - Legal action filed for prohibitive or equitable relief. An action filed to forbid an act or to restrain someone from continuing an act which is considered unjust or injurious.

13. **MORAL HAZARD** – A condition that may lead a person to intentionally cause or exaggerate a loss.

14. **MOTION FOR SUMMARY JUDGMENT** - Rule of civil procedure permitting either side in a civil suit to move for dismissal when it is believed that there is no genuine issue of material fact that would allow the other side to prevail as a matter of law. The "motion" may include all or part of a claim.

15. **MOTION IN LIMINE** – A pretrial request that certain inadmissible evidence not be referred to or offered at trial.

16. **PERSONAL INJURY** - Injury, other than bodily injury, results from oral or written communication.

17. **PUNITIVE DAMAGES (Exemplary)** - Damages awarded separately and in addition to compensatory damages, usually on account of malicious or wanton misconduct, to serve as a punishment for the wrongdoer and, possibly, as a deterrent to others. Sometimes referred to as "exemplary damages" when intended to "make an example" of the wrongdoer. By law, government entities are immune from punitive damages.

18. **RESERVATION OF RIGHTS LETTER** – An insurer's letter that specifies coverage issues and informs the insured that the insurer is handling a claim with the understanding that the insurer may later deny coverage should the facts warrant it.

19. **SUBROGATION** - In insurance, the substitution of one party (insurer) for another party (insured) to pursue any rights the insured may have against a third party liable for a loss paid by the insurer.

20. **TORT** - A legal wrong arising from a breach of duty fixed by law, except under contract, causing injury to persons or property and redressible by legal action for damages. Government entities are ruled by the Tort Claims Act.

21. **VENUE** – The locale in which the lawsuit may be brought.