



SUB-FUNDS

EDUCATIONAL RISK & INSURANCE CONSORTIUM NORTH (ERIC NORTH)
& NEW JERSEY EDUCATIONAL INSURANCE FUND (NJEIF)

TAKE A LOOK INTO 2023

SUB-FUND BROCHURE OF EDUCATIONAL OPPORTUNITIES
TRAININGS, SERVICES, CONTACTS, NEWSLETTERS, PODCAST SERIES
AND MORE!



Gallagher

Insurance | Risk Management | Consulting

INTRODUCTION

Welcome to the 2023-2024 school year!

In 2023, NJSIG awarded Arthur J. Gallagher the Sub-fund Administration contract for the both the Educational Risk & Insurance Consortium North (ERIC NORTH) and the New Jersey Educational Insurance Fund (NJEIF). An award that Gallagher does not take lightly and Gallagher is committed to filling the obligation of this contract while providing safety, risk management, and loss control services to Sub-fund members.

This catalog was designed and prepared for its membership in effort to best prepare for the 2023-2024 school year. This catalog outlines our meeting schedules, courses, and credits for the year. Consider this as a roadmap that includes years of resources and future resources, such as the Workers' Compensation Manual and Workers' Compensation Flow Chart. The electronic version will be an interactive catalog linking materials for your use and distribution.

The educational programming for the school year would not be successful without the commitment and dedication of our chairpersons, committee's members and speakers. As industry leaders and resources, they put Sub-fund Administrators in the best position to develop resources and programming. Their time and commitment is critical for a successful end result which we look to accomplish. Gallagher and NJSIG would like to thank them and publish the catalog in their honor:

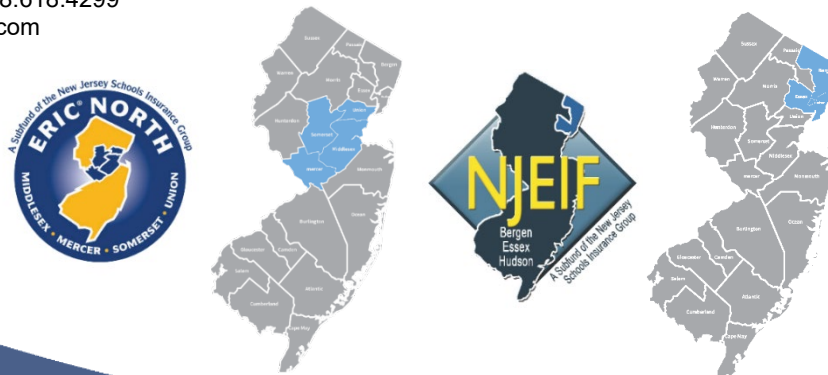
<p>ERIC NORTH Dr. Chris Russo, Ed.D West Windsor – Plainsboro Regional School District</p>	<p>NJEIF Anthony N. Dragona, Ed.D Union City Board of Education</p> <p>Steven Somick North Bergen School District</p> <p>Keith A. Rosado Westwood Regional School District</p>
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We look forward to continuing our collaboration with all sub-funds and educational partnerships with industry professionals. Gallagher and NJSIG believes this is in the best interests for our members as we look to keep information consistent and valuable.

Best of luck to you in the 2023-2024 school year. **Take a look at the 2023-2024 Calendar at a Glance.** This was developed to provide you with an overview of important dates relating to your insurance program with NJSIG.

Sincerely,

Latonya A. Brennan
ERIC NORTH & NJEIF Sub-fund Administrator
 Area Executive Vice President, Public Entity, Regional Director, GGB NJ North
 D: 609.430.4121 | M: 908.618.4299
 Latonya_Brennan@ajg.com



2023-2024 CALENDAR AT A GLANCE

2023

SEPTEMBER 09

S	M	T	W	T	F	S
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
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24	25	26	27	28	29	30

- ✓ Welcome Back to School!
- ✓ Release of Workers' Compensation Manual
- ✓ Release of Workers' Compensation Flow Chart
- ✓ Check out the podcast series on 9/11, 9/18 and 9/25
- ✓ LEGAL ONE's "Hot Issues in School Law" webinar on/about 9/14
- ✓ Safety Grant Resolution are due on 9/15

OCTOBER 10

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29	30	31				

- ✓ Sub-fund Meeting via Zoom on 10/5
- ✓ Release of School Law Central on/about 10/5
- ✓ Podcast series on Monday 10/2 and 10/9
- ✓ Training Thursday with the NJ Division on Civil Rights on 10/12 and 10/19
- ✓ NJSIG Trustee Meeting on 10/18
- ✓ Visit our Booth at the NJSBA Annual Conference on 10/23-10/25

NOVEMBER 11

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- ✓ Release of Workers' Compensation Newsletter on/about 11/9
- ✓ NJSIG Trustee Meeting on 11/15
- ✓ LEGAL ONE's "ABC's of Progressive Supervision and Corrective Action Plans" webinar on 11/9

DECEMBER 12

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31						

- ✓ Release of School Law Central on 12/7
- ✓ LEGAL ONE's "Student Searches, Threat Assessment and the Law" webinar on 12/14

2024

- Release of Newsletters
- Sub-fund Meetings
- Training Thursdays with New Jersey Division of Civil Rights
- NJSIG Trustee Meetings
- Important Information
- Podcasts and Webinars

JANUARY 01

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- ✓ Sub-fund Meeting via Zoom on 1/4
- ✓ Release of Workers' Compensation Newsletter on/about 1/11
- ✓ Training Thursday with the NJ Division on Civil Rights 1/11 and 1/18
- ✓ NJSIG Trustee Meeting on 1/24

FEBRUARY 02

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- ✓ Release of School Law Central on/about 2/1
- ✓ Release of Workers' Compensation Modification Factors to brokers by the second week of February
- ✓ LEGAL ONE's "Legal Requirements Related to Addressing Microaggressions and Implicit Bias" webinar on 2/8

MARCH 03

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- ✓ Release of Workers' Compensation Newsletter on/about 3/7
- ✓ NJSIG's opens the application portal
- ✓ NJSIG's Broker Meeting is typically the second week in March – At that time, budget guidance is provided as well as state of the market
- ✓ NJSIG Trustee Meeting on 3/13

APRIL 04

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- ✓ Safety Grant Portal Opens on 4/1
- ✓ 90 day letters to be sent to NJSIG by 5pm on 4/1
- ✓ Release of School Law Central on/about 4/4

2023-2024 CALENDAR AT A GLANCE

2024

MAY 05

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- ✓ NJSIG requests all new business applications on 5/12
- ✓ NJSIG Trustee Meeting on 5/15
- ✓ Sub-fund Meeting (in person) on 5/9 from 9am-1pm at the Hilton East Brunswick and Towers
- ✓ NJSIG typically will begin quoting by the third week in May
- ✓ Release of workers' compensation newsletter on/about 5/9

JUNE 06

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- ✓ Safety Grant Portal Application Closes on 6/1
- ✓ Release of School Law Central on/about 6/6
- ✓ Broker of Record Letter to be sent to NJSIG—only changes on 6/10
- ✓ NJSIG Trustee Meeting on 6/12
- ✓ NJSIG requires all applications to be submitted by 6/26 – preferably sooner!
- ✓ All renewal binders are due by 6/30

JULY 07

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21	22	23	24	25	26	27
28	29	30	31			

- ✓ All NJSIG policies renew on 7/1

This calendar is subject to change and may vary. Please check the NJSIG calendar at [NJSIG.org](https://www.njsig.org) for updates or contact your Sub-fund Administrator or broker.

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6. Valuable Materials & Resources

7. Partnerships



1.

NJSIG's Services & Contact Information

BENEFITS OF MEMBERSHIP & TRAINING



Benefits of Membership & Training

Specialized Focus	<p>NJSIG is the state’s largest and most diverse school board insurance group, serving its approximately 370 members since 1983.</p>
Comprehensive Coverage	<p>All coverages are fully reinsured by the industry’s most reputable reinsurers (A.M. Best Rating of A or better).</p>
Safety Grant Program	<p>NJSIG has issued millions of dollars in safety grants to members for safety and security related improvements to their schools. For questions regarding the Safety Grant process, contact grants@njsig.org.</p>
Property Valuation Services	<p>NJSIG partners with CBIZ Valuation Group, LLC to provide property appraisals to members with Property coverage at no additional cost to members.</p>
NEPHA Hotline 1-201-623-1223 nepha@cgalaw.com	<p>NJSIG’s Employment Practices Hotline Attorney, administered by Cleary, Jacobbe, Alfieri & Jacobs, LLC, is a service for members that have School Leaders Errors and Omissions coverage with NJSIG. Its purpose is to provide legal advice before an adverse employment action is taken by the member. The hotline answers questions related to FMLA, harassment, discrimination and other employment matters. This service is available at no additional cost to members.</p>
Cyber Liability Hotline: 1-866-567-8570 bbr.claims@beazley.com	<p>A cyber incident isn't always a disaster, but mishandling it is. NJSIG partners with Beazley Breach Response to provide Cyber Liability coverage and emergency resources. Beazley has an email address and a 24-hour hotline available to members who have Property coverage with NJSIG. Email is strongly recommended as the best method of notification. You may alternatively provide notice of an incident by calling Beazley’s 24-hour hotline.</p>
Emergency Crisis Management Hotline 1-212-915-8630	<p>NJSIG partners with Special Contingency Risks Ltd (SCR) to provide assistance to school administrators following an act of school violence. This service is available to all members who have General Liability coverage with NJSIG at no additional cost. This Crisis Management Policy includes 24/7 coverage on claims related to threat, kidnapping, hostage crisis, disappearance, and more.</p>

***To schedule training, email riskcontrol@njsig.org**

Benefits of Membership & Training:

<p>Equipment Breakdown Inspections</p>	<p>NJSIG has partnered with Chubb Equipment Breakdown Risk Engineers (EBREs) to conduct all routine jurisdictional inspections for members with Property coverage with New Jersey Schools Insurance Group in accordance with the provisions of N.J.A.C 12.90. Chubb Equipment Breakdown Risk Engineers are commissioned to perform boiler and pressure vessel inspections as required by the State of New Jersey. To schedule an inspection, email riskcontrol@njsig.org.</p>
<p>School Property Inspections</p>	<p>NJSIG has partnered with H&S Loss Control Inspections to conduct inspections of its members' schools with Property coverage at no additional cost. Members are encouraged to schedule a pre-QSAC inspection to assist with New Jersey Department of Education reporting requirements. Members are on a five year schedule. To schedule an inspection, email riskcontrol@njsig.org.</p>
<p>Playground Inspections</p>	<p>Members with Property coverage can have their district's playgrounds inspected by a certified playground inspector at no additional cost. Members are on a one year schedule. To schedule an inspection, email riskcontrol@njsig.org.</p>
<p>Vector Solutions Online Training</p>	<p>NJSIG offers more than 300 online courses through Vector Solutions (formerly SafeSchools) at no cost to members. This includes, but it is not limited to, all courses that the New Jersey Department of Education requires. Real-time results are recorded and administrative reports are delivered to the members to facilitate easy compliance. To learn more about Vector Solutions, please call 800-434-0154, email support.education@vectorsolutions.com, or visit www.vectorsolutions.com.</p>
<p>NSC's Online Defensive Driving Training</p>	<p>NJSIG has partnered with National Safety Council to provide an online defensive driving training to members with Auto Liability and/or Workers' Compensation coverage at no cost. After completion of the course, attendees may be entitled to a discount on their personal auto liability insurer.</p>
<p>NJSIG's Incident Reporting Program</p>	<p>Designed to help our members put students in direct contact with the most appropriate resources available to keep them safe. All of our poster options are tailored to each county and come pre-loaded with emergency contact information, essential hotlines and helplines, and each county's anonymous crime reporting tool. For more information, visit www.njsig.org/incident-reporting.</p>

Revised: 6/28/23

For more information, visit: www.njsig.org
 6000 Midlantic Drive, Suite 300 North | Mount Laurel, NJ 08054
 Phone: 609-386-6060 | Off Hours Emergency Claims: 609-369-0535



NJSIG CONTACT LIST



NJSIG
NEW JERSEY SCHOOLS
INSURANCE GROUP

CONTACTS

6000 Midlantic Drive, Suite 300 North, Mount Laurel, NJ 08054 • www.njsig.org
Phone: 609-386-6060 • Fax: 609-386-8877 • Medical Fax: 609-386-2011 • Emergency: 609-369-0535

Executive Director

Jill Deitch, Esq. x3007
jdeitch@njsig.org

Accounting

Michele Carosi - Chief Financial Officer x3017
mcarosi@njsig.org

Meghan McCormick - Payroll & Ben. Spec. x3053
Susan Petit - Sr. Staff Accountant x4011
Micaela Cioffi - Payroll & Cash Mgmt Specialist x3090

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kkoehler@njsig.org

Maria Bove - Sr. Billing & AR Specialist x3054
Stephanie Martinez-Rosales - Sr. AP Specialist x3012
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Rebecca Fabiano - Claims Acct. Supervisor x4010
rfabiano@njsig.org

Montré Burt - Claims Staff Acct. x4009
Joanne Carlo - Sr. Claims AP Spec. x3031
Kristy Shemeley - Jr. Claims AP Spec. x3014

Office Support

Tara Bryant - Secretary II x3047
Beth Zeigler - Receptionist x3001

Claims

	Code	Ext
Sherwin Archibald - Claims Manager x3057 sarchibald@njsig.org		

Farrah Fisher - Claims Assistant x3035
ffisher@njsig.org

Claims WC - Intake Team

Report a WC Claim: 609-543-3377

Jacquie Godfrey x3024

Claims - Liability Team

	Code	Ext
Neil Marek - Supervisor x3025 nmarek@njsig.org		

Theresa Brewer - Examiner (L) x3042
Anthony Fernandez - Examiner (E) x3060
Christina Figueroa - Examiner (Q) x4014
Cory Lieber - Examiner (S) x3056
Andeen Wright - Examiner (D) x3091
Kyle Rulon - Claim Rep. (H) x3018

Claims - Workers' Comp Team

	Code	Ext
Michael Weiner - Supervisor x3026 mweiner@njsig.org		

Rana Corandan - Claim Rep. (C) x3080
Brandon Griffin - Claim Rep. (B) x3002
Ron Henry - Claim Examiner (A) x3013
Joanna Radomicki - Sr. Claim Rep. (G) x3059

Claims - Workers' Comp Team

	Code	Ext
Karen Olsen - Supervisor x3022 kolsen@njsig.org		

Carmela DiBacco - Sr. Claim Rep. (M) x3084
Adell Dumas - Claim Rep. (V) x3002
Jennifer Pham - Claim Examiner (I) x3048
Sandra Hodge - Medical Only Claim Rep (W) x3097
Jeff Smith - Medical Only Claim Rep. (U) x3027

Claims - Workers' Comp Team

	Code	Ext
Denise Hall - Supervisor x3092 dhall@njsig.org		

Huguette Atherton - Claim Rep. (Z) x3005
Laurie Lawhon - Sr. Claims Examiner (J) x3019
Dennis Petronella - Sr. Claim Rep. (T) x3006
Michele Wallenta - Medical Only Claim Rep (K) x3068
Sharyn Thompson - Rehab Nurse 609-500-4285

Claims - Workers' Comp Team

	Code	Ext
Gabe Foeldes - Supervisor x3016 gfoeldes@njsig.org		

Linda Smith - Sr. Claim Examiner (P) x3038
Maureen Dempsey - Sr. Claim Rep. (F) x3066
Eric Franklin - Sr. Claim Rep. (R) x3032
Christine James - Medical Only Claim Rep. (Y) x3058

Information Technology

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jcook@njsig.org

Chris Cozine - Database Supervisor x3064
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Michael Ambrozaitis - Sr. IS Specialist x3061
Shadi Hermina - Sr. Data Analyst x3049
Tiffani Cloak - Jr. Data Analyst x3071

Information & Mail Support

Joe Fiscaro - IT Supervisor x3055
jfiscaro@njsig.org

Patti Tiver - Scanner Operator x3083
Ricky Caraballo - Desktop Support Tech x3093
Oscar Arnold - Mailroom Clerk I x3067
Time Nguyen - Mailroom Clerk I x3028

Legal

Beth Ferlicchi, Esq. Asst. General Counsel x3052
bferlicchi@njsig.org

Benjamin Ziemann, Esq. Asst. General Counsel x3043
bzieman@njsig.org

Member Services & Loss Control

Lauren Schilling - Member Services Manager x3046
lschilling@njsig.org

Joanne Gunter - Sr. Safety & Risk Control Coordinator x3021
Ivy Davis - Sr. Business Development Specialist x3029
Joe Semptimphelter - Sr. Business Development Specialist x3044
Jillian Smith - Marketing & Communications Specialist x3045

Underwriting

Claire King - Underwriting Manager x3065
cking@njsig.org

Shevon Bennett - Sr. Underwriter (A-G) x3087
Deena Bormann - Underwriter (H-O) x3098
Carol Conniff - Sr. Underwriter (P-Z) x3088
Susan Cordwell - Sr. Cert Specialist (H-O) x3086
Lindsay Brown - Certificate Processor (A-G) x3089
Amber Botoff - Certificate Processor (P-Z) x3094
Erin Lovern - Sr. Customer Service Rep. x3023
Leslie McMahon - Actuarial Analyst x3099



SUMMIT RISK CONTACT LIST



NJSIG
NEW JERSEY SCHOOLS
INSURANCE GROUP

CONTACTS

This Contact List is for all NJSIG Members who have secured Errors & Omissions coverage with NJSIG. Summit Risk is a Third Party Administrator who manages all NJSIG's Errors & Omissions claims.

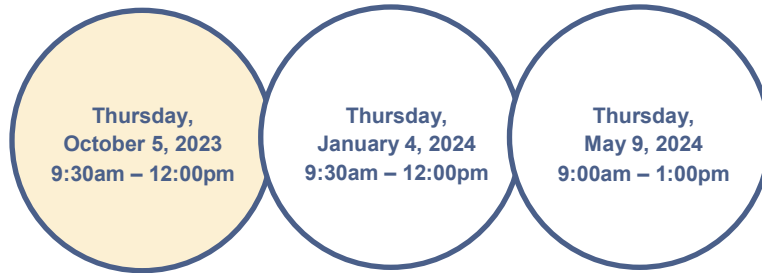
NAME TITLE	EMAIL	PHONE NUMBER
Richard Pevner Claims Manager	Pevner@summitrisk.com	(804) 335-8000
Benjamin Schulman Adjuster	Schulman@summitrisk.com	(215) 259-5090
Brandon Gamble Adjuster	Gamble@summitrisk.com	(215) 443-3515
Bryan Fife Adjuster	Fife@summitrisk.com	(215) 443-3540
DeAnn Ivers Administrator	Ivers@summitrisk.com	(215) 443-3561
Edward Kron Adjuster	Kron@summitrisk.com	(215) 443-3597
Evan Snyder Adjuster	Snyder@summitrisk.com	(215) 443-3526
Lisa Haggerty Adjuster	Haggerty@summitrisk.com	(215) 443-3513
Morgan Sack Adjuster	Sack@summitrisk.com	(215) 443-3599
Sabrina DeRusso Operations/Adjuster	Derusso@summitrisk.com	(215) 443-3517
Stephen Scott Adjuster	Scott@summitrisk.com	(215) 259-5093



2.


Sub-fund Meetings

SUB-FUND MEETINGS



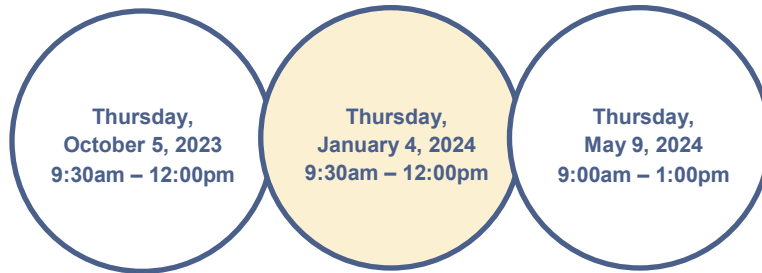
TO LEARN MORE VISIT <https://www.njsig.org/sub-fund-overview>

USE OF FACILITIES	
Thursday, October 5th, 2023: 9:30am – 12:00pm	Format: Zoom https://us06web.zoom.us/j/87964254142?pwd=R1pBZE1xNUs4MGRiYzVtUXIzMXNDZz09 Meeting ID: 879 6425 4142 Passcode: 629831 One Tap Mobile: +13092053325,,87964254142#,,,,*629831# US +13126266799,,87964254142#,,,,*629831# US (CHICAGO)
Continuing Education Credits: 2 Office Administration & General Duties	Course Code #: 16575
Who Should Attend: Business Administrators, Assistant Business Administrators, Security Team, District SRO, Superintendents, Building Administration, Buildings & Grounds Managers and/or anyone from the district that will benefit!	Presenters: Tom Eldridge, Business Administrator, Lawrence Township Schools and Keith Gourlay, Executive Director, New Jersey School Building and Grounds Association
Description: For the past two years our schools buildings have been closed and not open to the public. This has slowly started to change and our schools are seeing more outside organizations requesting to use school facilities. This has resulted in many school districts, reevaluating their procedures and regulations for their Use of Facilities Agreements and Requirements. The session will address costs/rates, codes, maintenance, cleaning, indemnification/hold harmless agreements and insurance requirements. It will also address school security plans for outside groups. This session will walk Administrators and Facilities Manager’s through a sample Facility Usage Agreement. Samples will be provided to all attendees putting attendees in a better position to update the policies.	
Registration Link: https://app.smartsheet.com/b/form/a4490458d63345cbbf13fdf5f70381be	



Mentorship Credit Opportunity: This program has been provided to **NJASBO** for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.

SUB-FUND MEETINGS



TO LEARN MORE VISIT <https://www.njsig.org/sub-fund-overview>

THE FUTURE OF SPECIAL EDUCATION LITIGATION: UNDERSTANDING THE IMPACT OF THE LATEST U.S. SUPREME COURT DECISION AND OTHER RECENT DEVELOPMENTS

Thursday, January 4th, 2024: 9:30am – 12:00pm

Format: Zoom

<https://us06web.zoom.us/j/89401050696?pwd=vuzgduw1wepqmer2ykjwbdbkeec0zz09>

Meeting ID: 894 0105 0696 | **Passcode:** 767125

One tap mobile:

+13017158592,,89401050696#,,,,*767125# US (Washington DC)

+13052241968,,89401050696#,,,,*767125# US

Continuing Education Credits: 2 Office Administration & General Duties "or" ethics

Course Code #: 16578

Who Should Attend: Business Administrators, Assistant Business Administrators, Special Education Team Members, Superintendents and/or anyone from the district that will benefit!

Presenters: Representing LEGAL ONE David Nash, Esq., Director of Legal Education (LEGAL ONE) & National Outreach and John Worthington's, Coordinator of Special Education Law

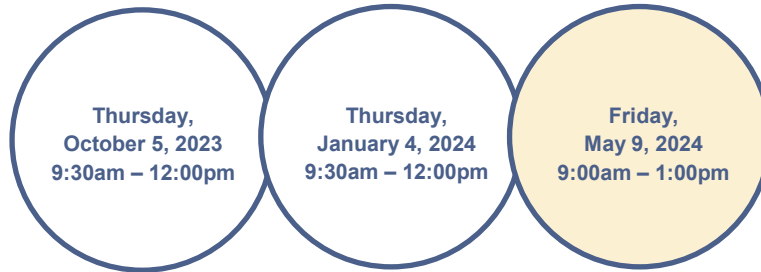
Description: The future of special education litigation is rapidly evolving. This workshop will discuss the impact of the recent United States Supreme Court decision in *Perez v. Sturgis Public Schools*, (U.S. Supreme Court, Slip Opinion March 21, 2023), in conjunction with the earlier decision of the Court in *Fry v. Napoleon Community Schools*, 137 S. Ct. 743 (2017), on compensatory services claims filed on behalf of students with disabilities. Both decisions make clear that parents do not always need to exhaust all administrative remedies before pursuing litigation under the Americans with Disabilities Act. The webinar will provide an overview of the cases and their holdings, and a discussion of the impact of these holdings on future attempts to acquire compensatory services and damages on behalf of students with disabilities. The workshop will also review other recent legal developments that may impact special education litigation, including the implementation of Threat Assessment Teams in every school, the latest HIB case law involving students with disabilities, and the most recent NJDOE guidance.

Registration Link: <https://app.smartsheet.com/b/form/3a5fa835fc4240bdbac838090d36169f>



Mentorship Credit Opportunity: This program has been provided to [NJASBO](#) for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.

SUB-FUND MEETINGS



TO LEARN MORE VISIT <https://www.njsig.org/sub-fund-overview>

NEW JERSEY SCHOOLS INSURANCE GROUP: WORKERS' COMPENSATION SYMPOSIUM	
Thursday, May 9th, 2024: 9:00am – 1:00pm	Format: In-person at the Hilton East Brunswick and Towers 3 Tower Center Blvd, East Brunswick, NJ 08816
Continuing Education Credits: 2 Office Administration & General Duties	Course Code #: 16726
Who Should Attend: Business Administrator, Human Resources Manager, Nurses, Principals, Assistant Principals, and Workers' Compensation Specialist in the administration of Workers' Compensation claims in a New Jersey school district. Anyone at the district that will benefit!	Presenters: John Geaney Esq., Capehart and Scatchard Shareholder Co-Chair Workers' Compensation
<p>Description: Workers' Compensation insurance has been the cornerstone of the school district's Property & Casualty Insurance Program. Workers' Compensation represents more than 50% of the premiums paid by school districts and is the one part of an insurance portfolio that can positively manage through sound reporting, investigation and training programs. This program will assist participants in the management of its Workers' Compensation program by providing guidance on how to process a Workers' Compensation claim, investigate workplace accidents, follow up on employee injuries and work with your managed care provider to return employees to work as soon as possible. There will be an exercise, on whether to "Accept or Reject" a Workers' Compensation claim while understanding what make sense vs. what claims are nonsense. We will also tackle Title 18A and how this law has impacted communications with employees who are out more than a year.</p>	
<p>Registration Link: https://app.smartsheet.com/b/form/219abff6dddf4324ab8cb0effca54c0f</p>	



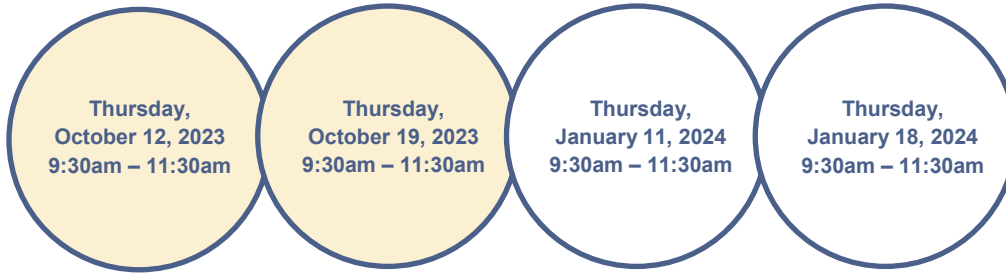
Mentorship Credit Opportunity: This program has been provided to NJASBO for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.



3.

**Training
Thursdays
with the
Division on
Civil Rights**

TRAINING THURSDAYS

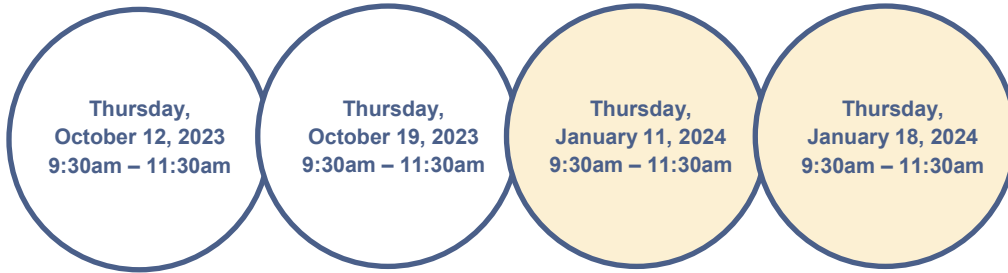


TRAINING THURSDAYS WITH NEW JERSEY DIVISION ON CIVIL RIGHTS (DCR) - RESERVED JUST FOR YOU!

NEW JERSEY LAW AGAINST DISCRIMINATION IN THE WORKPLACE	
Thursday, October 12th, 2023: 9:30am – 11:30am	Thursday, October 19th, 2023: 9:30am – 11:30am
Format: Zoom	Continuing Education Credits: 2 Office Administration & General Duties “or” Ethics
Audience: Social services providers, educators, and other who work with your people. School Administrators/Leaders which may include Superintendent, Assistant Superintendent, Business Administrator, Assistant Administrator, Assistants and/or anyone from the district that will benefit!	Course Code #: 16576
Description: All employees are entitled to a workplace that is inclusive and free from discrimination. This training will provide an overview of how the New Jersey Law Against Discrimination (LAD) protects employees from harassment and discrimination. Through case studies and other interactive exercises, participants will examine the rights afforded to all employees and the responsibilities of employers to protect those rights. Topics include what constitutes a hostile work environment, workplace accommodation requirements, employer liability, and reporting processes. Participants will also explore the ways in which implicit biases can lead to discrimination, and how to foster respectful environments in which discrimination and harassment are not tolerated.	
Registration Links:	
https://njoag.zoomgov.com/meeting/register/vJltceGtrzgiEtwKKnEBln4dgwrlym6-p0k	https://njoag.zoomgov.com/meeting/register/vJltcuCopjsjGGIAs8GYNqqObZ7T6C-9ZHI


Mentorship Credit Opportunity: This program has been provided to NJASBO for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.

TRAINING THURSDAYS



TRAINING THURSDAYS WITH NEW JERSEY DIVISION ON CIVIL RIGHTS (DCR) - RESERVED JUST FOR YOU!

UNDERSTANDING THE NEEDS OF LGBTQIA+ YOUTH	
Thursday, January 11th, 2024: 9:30am – 11:30am	Thursday, January 18th, 2024: 9:30am – 11:30am
Format: Zoom	Continuing Education Credits: 1 Office Administration & General Duties and 1 Ethics
Audience: Social Services providers, educators, youth advocates, and others who work with your people. School Administrators/Leaders which may include Superintendent, Assistant Superintendent, Business Administrator, Assistant Administrator, Assistants, School Counselors, Building Principals, School Security Officers and/or anyone from the district that will benefit!	Course Code #: 16604
Description: New Jersey has been at the forefront of fostering equality for its LGBTQIA+ young people, including strong protections in the NJ Law Against Discrimination, incorporation of LGBTQIA+ content in school curricula, and the extension of rights for transgender people. Yet LGBTQIA+ youth remain at disproportionate risk for bullying, harassment, homelessness, suicide, and involvement in the foster care and law enforcement systems. This interactive training will introduce participants to the varied identities and experiences of LGBTQIA+ youth, explore the types of bias and discrimination they face, and offer strategies for protecting their rights in various settings.	
Registration Links:	
https://njoag.zoomgov.com/meeting/register/vJlsc--tpz0vE8OSVoZMXGrZ7x3RI1bz_P0	https://njoag.zoomgov.com/meeting/register/vJlsc-ijrjlvHQ9jjNodSnTw60wkHSzAYDo



Mentorship Credit Opportunity: This program has been provided to **NJASBO** for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.



4.

Webinars with LEGAL ONE

This seminar will address key topics, including:

- Legal Standard for Searches - SRO/Law Enforcement v. School Officials
- Factors Justifying Initiation of a Search
- Authorized Persons and Training
- Determining the Scope of a Search
- Conducting the Search
- Random/Field Trip/School wide Searches
- Searches and Threat Assessment
- School Search Resources

Legal Requirements Related to Addressing Microaggressions and Implicit Bias | February 8, 2023 9am-12pm via Zoom



Continuing Education Credits: 2 Office Administration & General Duties and 1 Ethics
Course Code #: 16739

Zoom Link: <https://njpsa-org.zoom.us/join/tZMuf-qrqz0jHdlm7Ph1o91JFXz-O1Kt3d9f>

School districts have strong legal obligations to identify, address, remediate and prevent discrimination in our public schools. While school leaders generally understand their obligations to address over, explicit acts of discrimination, the legal obligations involved become much more nuanced and complex when it comes to addressing microaggressions and implicit bias. In this session, participants will gain a great understanding of how to address these less obvious forms of discrimination.

This seminar will address key topics, including:

- Developing a common understanding of the meaning of key legal terms including microaggression, implicit bias, and disparate impact
- Understanding various common scenarios where microaggressions may occur and/or implicit biases may emerge in the school district setting
- Legal obligations related to identifying, addressing, remediating and preventing more subtle forms of discrimination in the workplace
- Lessons to be learned from litigation regarding school districts
- Policies, protocols and other key legal considerations that reduce the potential for subtle forms of discrimination to arise and which reduce potential legal liability for school districts



Mentorship Credit Opportunity: This program has been provided to NJASBO for consideration for its new requirement for mentors – 15 hours of Professional Development each year. Attending this program will assist mentors in maintaining their certification. Attendees should provide the Certificate of Completion to Jamie Bentz, Finance/Certification at jamie@njasbo.com.



5.

Newsletters & Podcast Series

THE LEGAL ONE PODCAST

Series Focused on Various Aspects of Mental Health | Winter 2023

The pressures confronting school staff members have never been greater. A global pandemic, constantly changing public health protocols, a worldwide racial justice movement and other local and world events have had a profound impact on many staff, students, and parents. This four-part podcast series will review the critical need to proactively address mental health awareness and the social and emotional wellbeing of school staff members. We will provide guidance from a legal point of view and as a means of maximizing the ability of all staff members to meet the needs of students and perform other essential functions. The series will also provide simple techniques and strategies that can be used immediately by listeners to assess their own needs, support their colleagues, practice self-care and deal with personal loss.



SERIES FOCUSED ON VARIOUS ASPECTS OF EQUITY AND THE LAW | 2023-2024

Supporting LGBTQ+ Students and Staff in Turbulent Times | September 11, 2023

The stakes couldn't be higher. Across the nation, a concerted effort is underway to pressure local school districts to reduce or even abandon essential policies, practices, and curricula that are intended to promote a safe and supportive learning environment for LGBTQ+ students. These efforts have the potential to exponentially increase the risk of harm to students. In this episode, participants will learn about the legal requirements to support LGBTQ+ students under the New Jersey Law Against Discrimination and other state and federal laws; key elements of guidance developed by the New Jersey Department of Education and Attorney General related to supporting transgender students; and the legal consequences and foreseeable dangers related to adopting board policies that require the outing of LGBTQ+ students to parents or guardians.

Understanding Legal Liability for Schools Under the New Jersey Law Against Discrimination | September 18, 2023

New Jersey has one of the most expansive anti-discrimination laws in the nation, which provides strong protections for students and staff members in our schools. In this episode, participants will learn about the broad protections available under NJLAD, including protected categories, recent expansions and clarifications of those protections related to racial discrimination, protections from discrimination linked to hair type/style/texture, and gender equity, including equity in pay and protections for the rights of new mothers, and the various options available for raising a claim of discrimination against a school district.

Responding to Escalating Mental Health Needs in Schools | September 25, 2023

Recent data suggests an alarming spike in mental health needs for students and staff in our public schools. In this episode, participants will learn about legal requirements under state and federal law related to addressing mental health needs, including a new State law regarding depression screening for students, expansions of state requirements related to health insurance coverage, an overview of the interactive process and reasonable accommodations, and key mental health considerations related to school security.

Commitment to Diversity, Equity, and Inclusion in Staff Recruitment, Hiring and Promotions (Burlington Twp AAO and Rebecca Gold) | October 2, 2023

With school districts facing increasing staffing shortages, efforts to promote diversity in hiring have become more challenging than ever. Those efforts have become ever more complicated by a recent U.S. Supreme Court decision invalidating the use of certain affirmative action policies at Harvard and the University of North Carolina. However, the legal requirement to promote diversity in hiring and ensure nondiscriminatory hiring and promotions remains in effect for all New Jersey school districts. In this episode, participants will gain an understanding of current legal requirements, the impact of a recent U.S. Supreme Court decision, and the elements related to recruitment and hiring practices that must be addressed in each district's Comprehensive Equity Plan. Listeners will also learn about innovative recruiting strategies that have made a real difference for New Jersey school districts.

Addressing Microaggressions and Implicit Bias | October 9, 2023

Discrimination in our schools can take many forms. Sometimes it takes the form of overt, intentional acts which any reasonable person should recognize. But other times, discrimination can take more insidious, subtle forms. Learning how to identify those subtle forms of discrimination, including microaggressions and implicit biases, is critical for school districts in order to meet their legal duty of care and to ensure a school climate and culture that embraces the value of diversity, equity, and inclusion. In this episode, participants will learn about the legal obligations related to identifying, responding to, and overcoming microaggressions and implicit biases that impact the school setting for all stakeholders.



Episode Guide: Each episode is under 30 minutes, is available at no cost, and can be downloaded and listened to at your convenience! Learn more at www.njpsa.org/the-legal-one-podcast.



6.

Valuable Materials & Resources

VALUABLE MATERIALS & RESOURCES

Prior Training Materials and Resources

1 Coverages at a Glance



Coverage	Overview	Key Information / Examples	Form
AUTO	<ul style="list-style-type: none"> Auto insurance provides for bodily injury and property damage for the named insured's legal liability as per the policy 	<ul style="list-style-type: none"> Applies to collision, comprehensive, theft, vandalism, and more Covers vehicle damage for owned, non-owned, hired 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Include pictures Report
CRIME	<ul style="list-style-type: none"> Crime coverage protects the named insured for monetary theft, employee dishonesty and forgery that aren't covered under the property policy 	<ul style="list-style-type: none"> Theft of money inside the premises and outside of the premises in the custody of a messenger Check forgery and alteration Dishonest acts committed by employees with intent to cause loss and obtain improper financial benefits 	<ul style="list-style-type: none"> Occurrence
CYBER LIABILITY	<ul style="list-style-type: none"> Provides coverage for computer network related intrusions, ransomware and 3rd party liability to others. 	<ul style="list-style-type: none"> Notification costs after a breach of private data Restoration after a covered cyber event Insurers have minimum requirements including MFA, training and back-ups/test recovery Computer forensic costs to determine extent of the breach 	<ul style="list-style-type: none"> Claims Made <p>Recommendations:</p> <ul style="list-style-type: none"> Understand there are high and several deductibles. Report immediately
ENVIRONMENTAL	<ul style="list-style-type: none"> Environmental Impairment / Pollution Liability fills the coverage gaps created by pollution exclusions in liability and property insurance policies Policies can vary greatly 	<ul style="list-style-type: none"> Coverage is provided for losses arising from the release or escape of pollutants Can include bodily injury, property damage, cleanup expenses, defense costs 	<ul style="list-style-type: none"> Claims Made <p>Recommendations:</p> <ul style="list-style-type: none"> Document Incident Report immediately

Developed for ERIC NORTH and MOCSSIF's sub-fund training session on January 12, 2023.
 * This document is to be used as a reference guide only. Please refer to your district's policies for terms and conditions.

Coverage	Overview	Key Information / Examples	Form
GENERAL LIABILITY / 18A	<ul style="list-style-type: none"> General Liability insurance protects the named insured for bodily injury and property damage for which the named insured is legally obligated to pay, subject to policy terms and conditions 18A Statutory Coverage/ Defense Only Coverage 	<ul style="list-style-type: none"> Applies to slips, trips and falls, physical attacks, sexual abuse cases, HIB, and more. 18A includes ethics complaints, quasi criminal complaints 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Report Investigate
PROPERTY	<ul style="list-style-type: none"> Property insurance protects buildings and personal property Damages to school property that may be caused by a covered peril 	<ul style="list-style-type: none"> Covered for all perils unless specifically excluded Includes flood (higher deductible/Flood Zone Cert) Statement of Value: All scheduled property Property should be reported timely. 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Include pictures Report
SCHOOL BOARD LEGAL LIABILITY / ERRORS AND OMISSIONS	<ul style="list-style-type: none"> School Board Legal Liability protects the named insured on the job Specialized liability coverage (includes defense costs) for teachers, school leaders, district officers, and board members 	<ul style="list-style-type: none"> For acts, errors, and omissions arising from services provided by the named insured while acting in the scope of their duties Covers hostile workplace, discrimination, sexual harassment, wrongful termination and more. If Coverage B is selected: Covered for Due Process/ Individual Education Plan (IEP). <i>(This is a defense only coverage)</i> 	<ul style="list-style-type: none"> Typically Claims Made – must be reported within policy period <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Report immediately
WORKERS' COMPENSATION	<ul style="list-style-type: none"> Employer Responsibility/ Risk Management Provide Safe Place Safe Tools Qualified Workers Create Safety Rules Enforce Safety Rules Warn of any Dangers 	<ul style="list-style-type: none"> Required for workers with work-related injuries or illnesses Pays up to 70% of the injured employee's salary 	<ul style="list-style-type: none"> Occurrence <p>Recommendations:</p> <ul style="list-style-type: none"> Document incident Call QualLynx at 800.425.3222 to trigger process Investigate
SUPPLEMENTAL INDEMNITY	<ul style="list-style-type: none"> <u>Supplemental Indemnity is optional</u> 18A: must pay 100% of annual salary for one year Applies to full-salary employees Injured in the course and scope of employment, less wage loss 	<ul style="list-style-type: none"> Pays the remaining 30% of the injured employee's salary Max benefit period: 52 weeks 	<ul style="list-style-type: none"> N/A

2 Personal Auto



Did a school district employee's automobile get damaged during the scope of their employment?

Disclaimer: This document has been prepared for school officials only as information and guidance. Every claim is handled on it's own individual merit and circumstance.

NJ Title 59 - Claims Against Public Entities

In event that a "personal auto" is damaged on district property, the owner of the automobile must file a claim through their own insurance provider, even if the district may be at fault. This is derived from NJ Title 59 - Claims Against Public Entities. Title 59 is the NJ Tort Claims Act passed in 1972 which provides uniform principles and provisions for protection of schools and municipalities. Simply stated, a municipality / school district in the state of New Jersey is protected if a third party attempts to recover money for damages or file a tort claim.

There is a potential that the owner of the automobile can recover their deductible if the district's insurance carrier deems that the district is at fault or if the vehicle was being used at the direction of the board of education.



FILING A CLAIM:

In order for the district to file a claim, the following information needs to be collected from the district employee to be sent to the School Business Office. The district will need all of this documentation order to file a claim.

- Provide the following incident details:
 - Owner's name, contact number, email, date of incident, description of damage, cause of damage, etc.
- Provide any photographs
- Copy of owner's "Damaged Insurance" declaration page showing deductibles and limits
- Estimate to repair
- Police report

Upon receipt of this information, the district will present their findings to New Jersey Schools Insurance Group (NJSIG) for further coverage determination. At that time, an NJSIG adjuster will be assigned, and will contact the owner of the auto directly.

Examples of an automobile damage during the scope of their employment include, but are not limited to:

- An accident involving a district owned vehicle
- A tree/tree branch falling on vehicle
- An icicle falling from a building or object onto vehicle

If you have any questions about a claim that has been files, please contact NJSIG at 609-386-6060 or visit www.njsig.org for more information.



Did personal property of a non-district employee get damaged by school property?

Disclaimer: This document has been prepared for school officials only as information and guidance. Every claim is handled on it's own individual merit and circumstance.

NJ Title 59 - Claims Against Public Entities

In event that a personal item or property was damaged on / from school owned property, the owner of the damaged property must file a claim through their own insurance provider, even if the district may be at fault.

This is derived from NJ Title 59 - Claims Against Public Entities. Title 59 is the NJ Tort Claims Act passed in 1972 which provides uniform principles and provisions for protection of schools and municipalities. Simply stated, a municipality / school district in the state of New Jersey is protected if a third party attempts to recover money for damages or file a tort claim.

There is potential that the property owner can recover damages, however, there are many factors to be considered!



FILING A CLAIM:

In order for the district to file a claim, the following information needs to be collected and sent to the School Business Office. The district will need all of this documentation order to file a claim.

- Provide the following incident details:
 - Owner's name, contact number, email, date of incident, description of damage, cause of damage, etc.
- Provide any photographs
- Copy of owner's "Damaged Insurance" declaration page showing deductibles and limits
- Estimate to repair
- Police report

Upon receipt of this information, the district will present it to New Jersey Schools Insurance Group (NJSIG) for further coverage determination. At that time, an NJSIG adjuster will be assigned, and will contact the owner of the property directly.

If you have any questions about a claim that has been files, please contact NJSIG at 609-386-6060 or visit www.njsig.org for more information.



**NEW JERSEY SCHOOLS INSURANCE GROUP
2023 WORKERS' COMPENSATION BEST PRACTICES MANUAL**

3rd Edition – August 2023

WORKERS' COMPENSATION CLAIMS PROCESS

NEW JERSEY SCHOOLS INSURANCE GROUP Workers' Compensation Claims Process

For information about this process contact:

2000 Midlantic Drive, Suite 300 North, Mount Laurel, NJ 08054 | Phone: 609-386-6060 | Fax: 609-386-8877 | Workers' Compensation Supervisors:

Michael Weiner | mweiner@njsig.org | Ext: 3026

Karen Olsen | kolsen@njsig.org | Ext: 3022

Denise Hall | dhall@njsig.org | Ext: 3092

Gabe Foeldes | gfoeldes@njsig.org | Ext: 3016

This Workers' Compensation (WC) chart is a summary of responsibilities required of school administration. If an employee of a school district is injured, these guidelines will assist in managing the injury while controlling costs and ensuring a safe environment.

Claim Phase	Task/Action
<p>PRIOR TO INJURY</p> <p>Training: <i>In-person and electronic training is available. Training opportunities are available on www.njsig.org.</i></p>	<ul style="list-style-type: none"> Have reporting protocol in place allowing for immediate notification of injuries generated by work-related activities. Educate your staff on proper protocol at hire and annually. Publish process in the employee handbook, cafeteria, break room, etc., making the employee accountable for the knowledge of the protocol. Explain the WC process during orientation/staff meetings, which should include educating the Supervisors, Administrators, Nurses and key personnel on the Incident Reporting and Investigation process. Send annual communication (i.e. letter) to all employees advising of this process.
<p>POINT OF INJURY</p> <p>Who is?</p> <ol style="list-style-type: none"> NJSIG: <i>School district WC insurance pool</i> Qual-Lynx: <i>3rd Party hired by NJSIG manage WC Claims</i> Mitchell Script Advisor: <i>3rd Party hired by NJSIG to provide prescriptions</i> 	<ul style="list-style-type: none"> Gather key facts, complete employee accident report, and notify NJSIG (only claims requiring more than first aid) on same day. <p style="text-align: center;">How to Report a Claim:</p> <ol style="list-style-type: none"> Call NJSIG at 609-543-3377 to speak to NJSIG's Intake team (<i>English and Spanish team members available</i>). The injured employee will be directed to treatment; or <i>(Note: After hours, leave message and an intake representative will get back to the injured employee the next business day.)</i> Complete First Report of Injury (FROI) form: Online Portal: https://www.njsig.org/froi; or Print the form: https://www.njsig.org/reporting-claims#workerscomp (Available in English and Spanish) and Email: frroi@njsig.org or Fax: 609-386-2188 <p>If injured employee needs medical care, complete the Duty Determination Instruction (DDI) form on https://www.njsig.org/downloads/forms/DDI%20Letter.docx (follow instructions).</p> <p style="text-align: center;">In an emergency dial 911.</p> <ul style="list-style-type: none"> All claims should be reported immediately to principal/supervisor. NJSIG will direct injured worker (IW) to provider. Provide IW with Mitchell Script Advisor prescription flyer and NJSIG's intake card that includes Qual-Lynx managed care instructions. If Mitchell Script Advisor fills a prescription, the employee will receive an automatic 14-day supply—<i>only for first fills</i>. Based on the doctor's prescription, the IW will receive a prescription card from Mitchell Script Advisor within 5-7 days once processed. Investigate the area where the injury occurred and if necessary: Ask if there are any witnesses; and Address any hazards to avoid future injuries.
<p>ONGOING COMMUNICATIONS</p> <p>Difference in Adjusters:</p> <ol style="list-style-type: none"> Medical Only: <i>IW has NO Loss Time</i> Claims Representative: <i>IW has Loss Time</i> Claims Examiner: <i>IW has Loss Time and Severe Injury</i> Nurse Case Manager: <i>Employed by Qual-Lynx to assist with medical case management on Loss Time cases</i> 	<ul style="list-style-type: none"> First Accident Report will be sent to the district from NJSIG Within a 24-hour period, an adjuster will be assigned by NJSIG. The adjuster will contact both the employee and the district representative within 48 hours. After seeing the WC doctor, the IW will return to work with Return to Work Note/Work Status Note/Duty Determination Instruction Report (DDI). IW should receive 2 copies of documentation--A copy for the IW and employer/district. Communicate to NJSIG and school administration: <ul style="list-style-type: none"> any treatment or work status (i.e. pending surgery) Refer to DDI report; any known or suspected secondary employment or questionable activities; or the date IW returns to work; and if IW does not return to work on expected date. Maintain contact and cordial rapport with IW while he/she is disabled. Provide information requested by adjuster. Commonly requested data includes: <ul style="list-style-type: none"> Facts regarding to the reported claim Availability of modified duty Date worker begins missing work or the date worker returns to work Wage documentation Investigative reports, contracts, and/or maintenance records Please secure and preserve all evidence relating to the claimant's injury (i.e. video, property, office equipment, and etc.). At any point, should the district have any question and or concerns—contact the assigned Adjuster. If necessary, contact the NJSIG WC Supervisor.
<p>RETURN TO WORK</p>	<ul style="list-style-type: none"> If IW is unable to return to full duty, in compliance with Board policy, create internal return-to-work program by pre-identifying modified duty-type activities in each department. Provide job descriptions when requested by nurse, doctor or adjuster. Cooperate with nurse/adjuster to modify duties and accommodate early return to work where appropriate. Advise adjuster if IW begins missing work again.

This information was developed by ERIC NORTH leadership, member districts, and Sub-fund Administrator, Arthur J. Gallagher with the support of NJSIG. August 2023



7.

Partnerships

EDUCATIONAL PARTNERSHIPS

THANK YOU FOR YOUR PARTNERSHIP & COMMITMENT TO OUR CLIENTS!

CAPEHART SCATCHARD



Educational Partnership: Workers' Compensation Insight, Workers' Compensation Newsletter and Blog, Workers' Compensation Training Seminars

Point of Contact: John H. Geaney Esq.
Address: 8000 Midlantic Dr, Suite 300S, PO Box 5016, Mount Laurel, NJ 08054
Email: geaney@capehart.com
Phone Number: 856-914-2063
Website: www.capehart.com

CLEARY, GIABOBBE ALFIERI, JACOBS, LLC

CLEARY | GIACOBBE | ALFIERI | JACOBS LLC

Educational Partnership: NJSIG NEPHA Hotline Administrator, Family Medical Leave Act Training and etc.

Point of Contact: Bruce W. Padula, Esq. and Jodi S. Howlett, Esq.
Address: 955 Route 34, Matawan, New Jersey 07747
Email: bpadula@cgajlaw.com and jhowlett@cgajlaw.com
Phone Number: (732) 583-7474
Website: www.cgajlaw.com

NJPSAFEA LEGAL ONE



Educational Partnership: All hot topics, School Law Central Newsletter, Podcast, Webinars and more!

Point of Contact: David Nash, Esq.
Address: 12 Centre Drive, Monroe Township, New Jersey 08831
Email: dnash@njpsa.org
Phone Number: (609) 860-1200
Website: www.njpsa.org/legalonnj/

NJ DIVISION ON CIVIL RIGHTS



Educational Partnership: Training Thursday which offer training aimed at preventing and addressing discrimination. These interactive sessions educate participants about their rights and responsibilities

Point of Contact: Elissa Zylbershlag, Director, Education and Training
Address: 31 Clinton Street, 3rd Floor Newark, New Jersey 07102
Email: elissa.zylbershlag@njcivilrights.gov
Phone Number: 609-954-0953
Website: www.NJCivilRights.gov



SUB-FUNDS

**EDUCATIONAL RISK & INSURANCE CONSORTIUM NORTH (ERIC NORTH)
& NEW JERSEY EDUCATIONAL INSURANCE FUND (NJEIF)**



Gallagher

Insurance | Risk Management | Consulting