



BENEFITS OF MEMBERSHIP

Your coverage is enhanced with these exclusive benefits that are **included with your membership.**



Keeping Dollars in NJ Classrooms!

New Jersey Schools Insurance Group (NJSIG) is the largest school board insurance group in the state, serving over 365 BOE members since 1983.

All our coverages are backed by top-tier reinsurers, each with an A.M. Best Rating of A or above, ensuring the utmost reliability and security.

APPRAISALS & INSPECTIONS

PROPERTY VALUATION SERVICES

NJSIG partners with CBIZ Valuation Group, LLC to provide regular property appraisals to all property members.

PROPERTY & PLAYGROUND INSPECTIONS

NJSIG partners with H&S Loss Control to provide our property and casualty members with comprehensive property and playground inspections. Pre-QSAC inspections are encouraged to comply with NJ Department of Education requirements. Property inspections are conducted every five years; playgrounds can be inspected annually by request. To schedule an inspection, email riskcontrol@njsig.org.

EQUIPMENT BREAKDOWN INSPECTIONS

NJSIG partners with Chubb Equipment Breakdown Risk Engineers (EBREs) to provide our property members with the routine boiler and pressure vessel inspections required by NJ state law. To schedule an inspection, email riskcontrol@njsig.org.

RETURNS & GRANTS

RETURN OF SURPLUS

NJSIG strives to collect just the right amount of contributions to cover our members' claims - no more, no less. As a responsible pool, if we over-collect, our members get that money back. This isn't just talk: in 2023, NJSIG rolled out our first surplus return, returning \$2.6 million in contributions to our 19/20 WC members. We hope to continue returning member surplus in a predictable manner that members can count on.

SAFETY GRANT PROGRAM

Since 2009, NJSIG has issued approximately \$50 million of dollars in safety grants to members for safety and security related improvements to their schools. For questions regarding the Safety Grant program, contact grants@njsig.org.

HOTLINES

NEPHA 201-623-1223 | nepha@cgajlaw.com

Employment Practices Hotline Attorney (NEPHA), administered by Cleary, Giacobbe, Alfieri & Jacobs, LLC, provides preemptive legal counsel to SBLL/E&O coverage holders, addressing concerns regarding employment matters, including job-protected leave, harassment, and discrimination.

CYBER LIABILITY 866-567-8570 | bbr.claims@beazley.com

Beazley Breach Response provides NJSIG members with cyber liability coverage and emergency support. Members with cyber coverage can report incidents directly to Beazley at bbr.claims@beazley.com or the 24-hour hotline 866-567-8570. Email reporting is best.

EMERGENCY CRISIS MANAGEMENT 212-915-8630

Special Contingency Risks Ltd (SCR) aids NJSIG school administrators in the aftermath of school violence. Available to members with general liability coverage, the Crisis Management Policy ensures 24/7 support for claims including threats, kidnappings, and similar incidents.

INCIDENT REPORTING PROGRAM

NJSIG's incident reporting program was designed in-house to connect students and members of the school community with local resources to ensure school safety. Incident reporting posters are tailored to each county and come pre-loaded with emergency contacts and essential helpline numbers. To learn more, visit www.njsig.org/incident-reporting.