



# SUB-FUND MEETING

## FALL 2025

### **Powerball of Insurance:**

*Insurance coverage, claims examples, PTO/PTA, damage to personal property, additional insured status, and so much more!*

FRIDAY, NOV. 21 | 12PM - 3PM



# WELCOME



## ◆ **Jay Lynch**

MOCSSIF Sub-fund Administrator  
Area Executive Vice President,  
Public Entity, Regional Director,  
*AJG NJ North*

## ◆ **Kelly Brazelton**

MOCSSIF Sub-fund Chairperson  
BA / Board Secretary, Monmouth County Vocational SD

## ◆ **James W. Edwards, Jr., CPA**

MOCSSIF Sub-fund Chairperson  
BA / Board Secretary, Brick Township BOE

## ◆ **Brian F. Savage, Ed.D.**

MOCSSIF Sub-fund Chairperson  
BA / Board Secretary,  
Point Pleasant & Beverly BOE



# C.E. CREDITS



## 2 QPA CREDITS:

- 1 Procurement Procedures
- 1 General Duties

Certificates will only release at the end of the program and receipt of Completed Evaluation Form.

Must be **present** for the entire program.

NJSIG NEW JERSEY SCHOOLS INSURANCE GROUP		EVALUATION FORM		ERIC NORTH	NJEIF
FOR:	QUALIFIED PURCHASING AGENTS				
PROGRAM:	POWERBALL OF INSURANCE: INSURANCE COVERAGE, CLAIMS EXAMPLES, PTO/PTA, DAMAGE TO PERSONAL PROPERTY, ADDITIONAL INSURED STATUS AND MUCH MORE!				
DLGS COURSE:	17683				
HOST:	NEW JERSEY SCHOOLS INSURANCE GROUP SUB FUNDS: ERIC NORTH & NJEIF				
DATE/TIME:	<b>PLEASE CHECK ONE:</b> <input type="checkbox"/> FRIDAY, SEPTEMBER 26, 2025   12:00 PM – 3:00 PM   11:30 AM REGISTRATION HILTON EAST BRUNSWICK   3 TOWERS CENTER BLVD, EAST BRUNSWICK, NJ 08816 <input type="checkbox"/> FRIDAY, OCTOBER, 2025   12:00 PM – 3:00 PM   11:30 AM REGISTRATION BACARI GRILL   800 RIDGEWOOD RD, WASHINGTON, NJ 07676 ❖ PLEASE COMPLETE AND RETURN AT THE END OF THE SESSION ❖ MUST BE PRESENT FOR THE ENTIRE SESSION TO RECEIVE CREDIT				
QPA CREDIT – 1 PROCUREMENT PROCEDURES & 1 GENERAL DUTIES				2 (TWO)	
NAME (Please Print)		BOARD OF EDUCATION			
*****					
Complete the evaluation form by circling the number using the following scale <b>1= Strongly Agree 2 = Agree 3 = Disagree 4 = Strongly Disagree</b>					
The session provided relevant, useful information	The subject matter is important for my professional development	The presenter demonstrated his/her mastery of the topic	The presenter communicated the information well		
1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4		
Comments: _____ _____ _____					
Suggestions for Future Programs: _____					



# MOCSSIF

*Monmouth Ocean County Shared Services Insurance Fund*

**Counties:** Monmouth, Ocean

**Established:** 1998

**Sub-fund Administrator:** Boynton & Boynton

**Sub-fund Administrator Contact:** Jay Lynch, Ron Gillaspie

**Member Services & Loss Control Representative:** Joanna Radomicki

## **Sub-fund Model:**

- Regional Approach
- Cost Savings
  - Independent Rating Structure
  - Up to 40% below NJ State CRIB rates
- Stronger Engagement
- Targeted Education / Regionalized Educational Conferences

## **Additional layer of expertise:**

- Risk Management
- Loss Prevention



## MOCSSIF

### Monmouth Ocean County Shared Services Insurance Fund

Counties: Monmouth, Ocean

Established: 1998

Sub-fund Administrator: Boynton & Boynton, a division of Alliant Insurance Services, Inc.

Sub-fund Administrator Contact: **Jay Lynch, Ron Gillaspie**

Member Services Representative: **Joanna Radomicki**



[Report a Workers Compensation Claim](#)

[Claim Reporting Guidelines](#)

### Upcoming Sub-fund Events

MOCSSIF Meeting: Po...

📅 12:00PM Nov 21st, 2025

MOCSSIF Sub-fund m...

📅 9:30AM Jan 15th, 2026

MOCSSIF Sub-fund M...

📅 12:30PM May 14th, 2026

### Sub-fund Resources

November 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Key:

General

Trustee

BACCEIC

ERIC North

ERIC West

NJEIF

CAIP

ERIC South

MOCSSIF

# Important Dates and Information

## 2025-26 Schedule

- **January 15, 2026**, 9:30 am – MOCSSIF/NJEIF/Eric North – Zoom
  - **School Security Updates** –
    - Jeffrey Gale, Director of School Preparedness and Emergency Planning
    - Tom Gambino, Office of Governance and Leadership Development at State of New Jersey
    - QPA Credits: 1 Procurement Procedures | 1 Office Admin/General Duties
- **May 14, 2026**, 12:30 MOCSSIF – In Person meeting (Lobster Shanty)
  - Agenda to be determined

<https://njsig.org/sub-funds/mocssif>





# SUB-FUND RESOURCES



## MOCSSIF Sub-fund Resources

- MOCSSIF Sub-fund Datasheet
- NJSIG Cyber Liability Program Flyer
- LEGAL ONE Podcast:
  - *The New Title IX*
  - *New Rules for Student Athlete Clearance*
  - *Addressing Student Athlete Mental Health*

*Additional podcasts are contemplated for 2026*

### School Law & Athletics

COMPLIMENTARY PODCAST SERIES

IN PARTNERSHIP WITH

Listen on Apple Podcasts

Spotify

[WWW.THELEGALONEPODCAST.COM](http://WWW.THELEGALONEPODCAST.COM)

#### Addressing Student Athlete Mental Health

Nationwide, more students are needing mental health support, and school athletics can significantly improve both their physical and mental well-being. However, student athletes face immense pressures and emotional challenges. Coaches often know their students well and may notice subtle behavioral changes first. This podcast episode covers legal requirements for mental health, the vital roles of coaches and athletic directors, and essential protocols for supporting student athletes.

[CLICK TO LISTEN!](#)

#### New Rules for Student Athlete Clearance

Ensuring safe participation in school athletics requires a team effort involving parents, students, healthcare providers, and key school officials. For the 24-25 school year, significant changes were made to student athlete clearance, including new forms and information-sharing limits without parental consent. This podcast will cover the revised clearance process, ongoing medical obligations, and strategies for effective communication among all involved to promote athlete health and safety.

[CLICK TO LISTEN!](#)

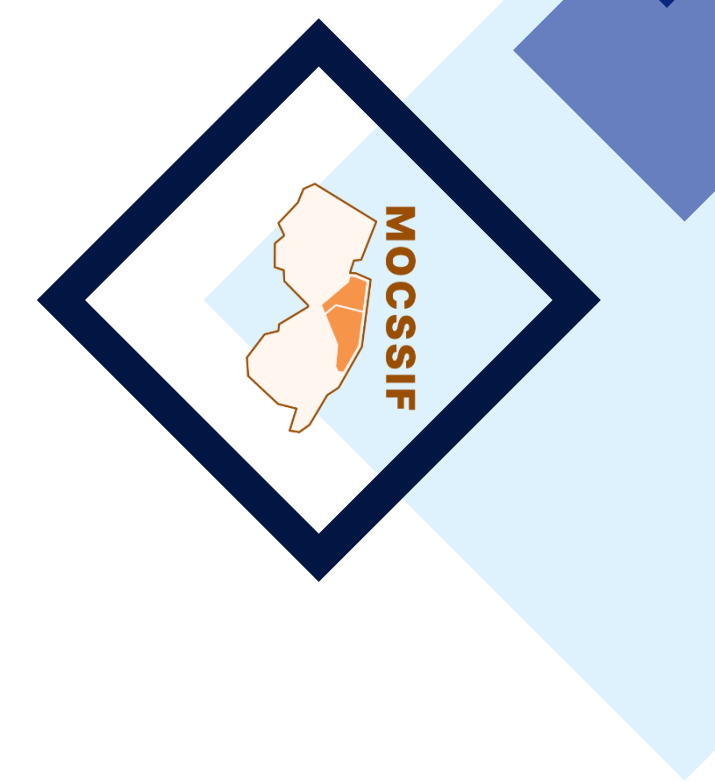
#### The New Title IX

School districts must understand their Title IX obligations, which prevent gender-based discrimination in athletics, academics, and responses to sexual harassment. As of August 1, 2024, new federal regulations have introduced significant changes. This podcast will cover these key changes, recent Title IX case law, and offer tips for schools to meet their legal responsibilities.

[CLICK TO LISTEN!](#)

NJSIG encourages all school districts to have key staff listen to this complimentary series.

# Value-Added Service



## 2025–26 Value Added Service Update

**Xcitium (Formally D2 Cyber Security)** – voluntary cyber tool that provides external vulnerability assessment for those districts that were interested in the additional layer of protection to their current cyber security efforts.



# NJSIG EXECUTIVE REPORT

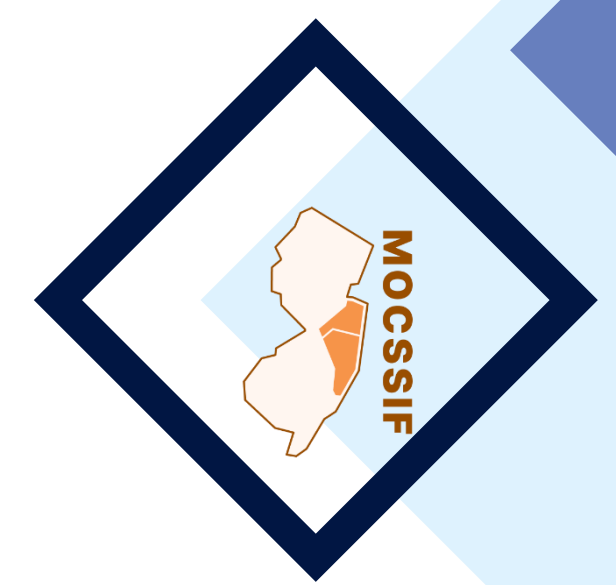


◆ **Jill Deitch, Esq.**  
NJSIG Executive Director





# NJSIG CORE VALUES



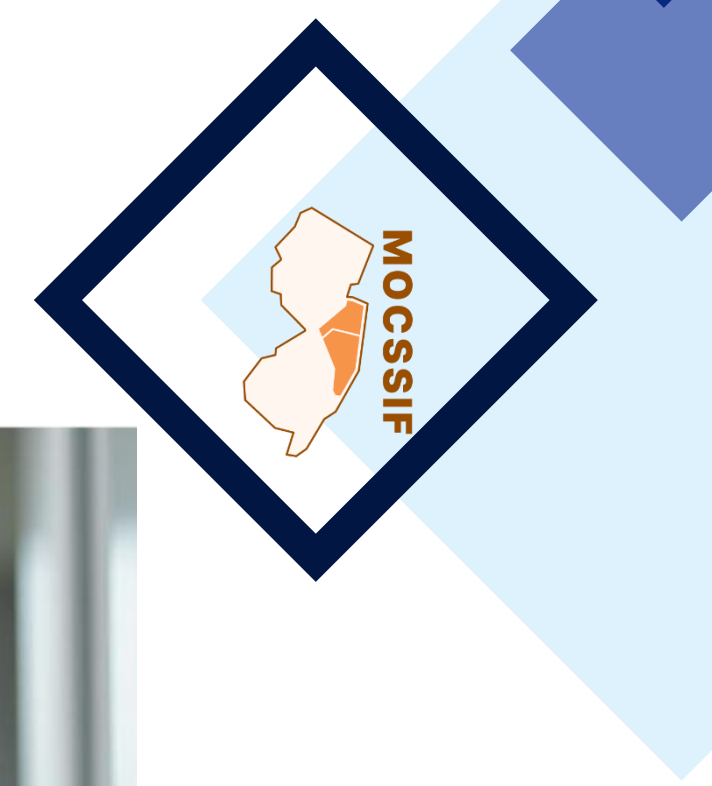
**1**  
**MEMBER  
SERVICE &  
PARTNERSHIP**

**2**  
**AFFORDABLE &  
STABLE RATES**

**3**  
**COMPREHENSIVE  
& DEPENDABLE  
COVERAGE**

**NJSIG**

# POWERBALL OF INSURANCE



◆ **Sherwin Archibald, M.B.A./H.C.M.**  
NJSIG Claims Manager





# NJSIG CLAIMS

- Industry trends vs. NJSIG data:
  - Auto Liability, Auto Physical Damage, and Property Claims
- Importance and outcomes of a robust property loss response
- The role of experts in cost mitigation
- Roles and responsibilities of field adjusters
- Public adjusters
- Subrogation



# INDUSTRY TRENDS VS. NJSIG DATA

**Frequency** = Claim Count  
(how often claims occur)

**Severity** = Total Incurred / Claim Count  
(how expensive the average claim is)





# INDUSTRY TRENDS VS. NJSIG DATA

Industry trends highlight the need for a strong property loss response.

## National Trends:

- **Industry results:**

- Frequency ↓
- Severity ↑
- Q1 2025 data shows a ~7% drop in claim frequency, but a 46% increase in severity, driven by major events like wildfires.

- **Higher Costs per Claim:**

- Fewer claims do not always result in lower risk.
- The financial impact per event is growing.



NJSIG



# INDUSTRY TRENDS VS. NJSIG DATA

## **NJSIG Trends:**

- **NJSIG results:**
  - **Public Entities Are Especially Exposed:**
    - Limited budgets
    - High-impact losses raise the stakes for schools and municipalities
- **NJSIG's Trends:**
  - Mixed results when compared to industry trends



# UNDERSTANDING KEY COVERAGES & DATA CONTEXT

- **Auto Liability:**
  - Covers injuries or property damage you cause to others in an at-fault auto accident.
- **Auto Property Damage:**
  - Involves damage to member vehicles caused by an accident.
- **Property Damage:**
  - Broader term covering loss or damage to tangible assets, like buildings or equipment, from various causes.



# UNDERSTANDING KEY COVERAGES & DATA CONTEXT: AUTO LIABILITY


## Policy Year 23/24:

- Claim Count: 320
- Total Incurred: \$928,674.49
- Severity: **\$2,902/claim**

## Policy Year 24/25:

- Claim Count: 342 (↑ from 320)
- Total Incurred: \$444,741.30 (↓ from \$928k)
- Severity: **\$1,301/claim** (↓ significantly)





# UNDERSTANDING KEY COVERAGES & DATA

## CONTEXT: AUTO PHYSICAL DAMAGE (APD)

### Policy Year 23/24:

- Claim Count: 209
- Total Incurred: \$719,797.28
- Severity: **\$3,443/claim**

### Policy Year 24/25:

- Claim Count: 258 (↑ from 209)
- Total Incurred: \$2,044,767.90 (↑ sharply)
- Severity: **\$7,925/claim** (↑ *significantly*)



# UNDERSTANDING KEY COVERAGES & DATA

## CONTEXT: PROPERTY DAMAGE

### Policy Year 23/24:

- Claim Count: 237
- Total Incurred: \$9,804,913.97
- Severity: **\$41,365/claim**

### Policy Year 24/25:

- Claim Count: 226 (↓ from 237)
- Total Incurred: \$7,522,714.40 (↓)
- Severity: **\$33,292/claim** (↓)



# RESPONSE & REQUEST FOR PROPOSAL

- Strong performance despite severity
- Expanded vendor network via RFP
- Focused on speed and efficiency
- High Standards for vendors



# ROLES & RESPONSIBILITIES OF THE FIELD ADJUSTER

- Selected through RFP process
- Member liaison
- Thorough investigation
- Damage evaluation
- Policy compliance





# PUBLIC ADJUSTERS: WHO ARE THEY AND WHY THEY SHOULD BE AVOIDED

- **Unnecessary Cost to the Public:** They take 10–20% of the claim payout, reducing recovery funds.
- **Redundant Role:** NJSIG already assigns experienced field adjusters who act in your best interest.
- **Delays & Inflated Claims:** They often inflate claim values to increase their fee, causing settlement delays.
- **Lack of Policy Knowledge:** Public adjusters frequently misunderstand public entity policies and procedures.
- **Strong Member Relationships:** NJSIG maintains direct, trusted relationships with members — no public adjusters have been needed since Hurricane Sandy.



# SUBROGATION

- **Subrogation** is the process of recovering funds from the at-fault party after a claim is paid.
- Any potential for recovery is **investigated thoroughly**, no matter the claim size.
- **Experts and legal counsel** are assigned to support the recovery effort right away.
- **Evidence is secured early** to support the subrogation process.
- Recovered funds are **returned to the member**.



# WHAT YOU CAN EXPECT

- Business Administrators and Brokers have **direct emergency access**.
- NJSIG's team helps **set reserves early** and control exposure.
- NJSIG **works with you** on defining the scope.



**NJSIG**

# POWERBALL OF INSURANCE

NJSIG



◆ **Anthony Fernandez**

NJSIG

Claims Supervisor (E&O)

Senior Policy and Claims Analyst



◆ **Joanna Radomicki**

NJSIG

Member Services & Loss Control Representative



# COVERAGE OVERVIEW: AUTO LIABILITY

NJSIG

## Purpose:

Covers accidents involving school-owned vehicles.

## Covers:

- Damage to other people's property
- Injuries to others
- Legal defense costs

## Who's Covered:

Employees, board members, volunteers (when acting within scope)

## Not Covered:

- Damage to school vehicles (see Auto Physical Damage)
- Personal use of school vehicles
- Accidents in personal vehicles (some exceptions)



**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 its 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 filed, please contact NJSIG at 609-386-6060 or visit [www.njsig.org](http://www.njsig.org) for more information.



# COVERAGE OVERVIEW: AUTO PHYSICAL DAMAGE



- ◆ **Purpose:**  
Covers repair/replacement of school vehicles.
- ◆ **Covers:**
  - Collision: Hitting something, rollover
  - Comprehensive: Theft, weather, vandalism
- ◆ **Not Covered:**
  - Wear & tear, mechanical breakdown
  - Personal items in the vehicle
- ◆ **Claims Process:**  
Report → Assessment → Repair/replacement (minus deductible) → Potential Subrogation

# AUTO LIABILITY / AUTO PHYSICAL DAMAGE

**Total Claims:**  
**62**



**Total Incurred:**  
**\$289,960**



**Cause:**

- Backing Up
- Moving Collisions
- Stationary Object Collisions
- Intersection – Hit Other Vehicle
- Non-Intersection – Hit Other Vehicle
- Between Own Vehicles – Parking Lot Incidents

**Practical Tools / Resources:**

- **National Safety Council:**
  - Defensive Online Driving Training
- **Vector Solutions:** *Safety & Compliance*
  - Alert Driving *(15 minutes)*
  - Transportation Safety *(31 minutes)*
  - Bus Behavior & Discipline *(21 minutes)*

# COVERAGE OVERVIEW: CRIME



- ◆ **Purpose:**  
Protects against financial loss from dishonest acts.
  
- ◆ **Covers:**
  - Employee dishonestly/theft
  - Theft of cash inside the premises
  - Forgery and alteration
  
- ◆ **Not Covered:**
  - Funds transfer/fraudulent instruction
  - Accounting errors or bad financial decisions

# COVERAGE OVERVIEW: CYBER LIABILITY

NJSIG

## ◆ Purpose:

Helps schools recover from cyber incidents.

## ◆ Covers:

- Data breaches
- Ransomware/cyberattacks
- Phishing/email scams
- System outages
- Legal defense, credit monitoring

## ◆ Minimum Cyber Controls:

- *Lower deductible if these are in place at the time of the loss:*
  - Multifactor Authentication
  - Endpoint Protection
  - Cybersecurity Training
  - System Backups
- Standard Deductible: \$250K → Reduced: \$25K–\$50K

### **Beazley Group:**

*Attn: TMB Claims Group*  
1270 Avenue of the Americas, 12th Floor  
New York, NY 10020

**Email:** [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)

**Phone:** 1-866-567-8570

**Fax:** 646-378-4039

*\*Email is strongly recommended for a faster response.*



# CYBER LIABILITY

7/1/24 – 6/30/25

**Total Claims:**  
**6**



**Total Incurred:**  
**\$0**



**Cause:**

- Email compromise
- Network compromise
- Ransomware

**Practical Tools / Resources:**

- **Cyber Liability Hotline**
  - 1-866-567-8570
  - [Bbr.claims@beazley.com](mailto:Bbr.claims@beazley.com)
- **Vector Solutions:** *Safety & Compliance*
  - Email & Messaging Safety *(23 minutes)*
  - Password Security Basics *(10 minutes)*
  - Cybersecurity *(Microlearning)(2 minutes)*



# COVERAGE OVERVIEW: ENVIRONMENTAL

The NJSIG logo is a dark blue diamond shape with a white border. Inside the diamond, the letters "NJSIG" are written in a bold, yellow, sans-serif font.

## ◆ Purpose:

Covers cleanup & legal costs from pollution incidents.  
**Emergency Hotline:** 1-833-ER-ASCOT

## ◆ Covers:

- Environmental cleanup
- Damage from leaks/spills
- Third-party claims
- Legal defense

## ◆ Why It Matters:

Peace of mind during unexpected pollution events

**Report a claim:**

**24/7 Emergency Response Hotline:**

1-833-ER-ASCOT

[Environmentalclaims@ascotgroup.com](mailto:Environmentalclaims@ascotgroup.com)

**Also Report to NJSIG:**

**Call:** 609-386-6060

**Claims Email:** [foi@njsig.org](mailto:foi@njsig.org)

# COVERAGE OVERVIEW: ERRORS & OMISSIONS (E&O)

NJSIG

## Purpose:

Protects against legal claims from employment practices/school board legal liability claims, as well as certain filed administrative actions.

**Handled in-house since 2024!**

## Coverage Details:

- **Claims-Made Policy:** Must report incidents within the policy period
- **Coverage A:** Covers employment/School Board Legal Liability losses
- **Coverage B:** Includes administrative / IEP actions
- **Notable:** Notices including legal threats must be reported.

### ERRORS & OMISSIONS SCHOOL BOARD LEGAL LIABILITY



#### Member-Focused

All Errors & Omissions claims are handled in-house by NJSIG, ensuring a member-focused, proactive approach and greater transparency throughout the claims process.

**No one takes care of our members like we do!**

#### Claims-Made

The E&O policy only covers claims first made or charges filed against the insured and reported to NJSIG during the **same policy period**, and excludes claims arising from circumstances known or reasonably known to the member before policy inception and not disclosed to NJSIG.

#### Must report if:

- Legal action is threatened
- A lawyer is mentioned
- Intent to file a claim
- Formal written requests for mediation
- Served due process complaints
- Appeals served to Commissioner of Education

#### Coverage A

- Covers claims involving **alleged wrongful acts**, including employment practices, such as:
  - Wrongful termination
  - Discrimination
  - Hostile work environment
  - Whistleblower retaliation
  - Sexual harassment
- May cover HIB-related student discrimination.
- Deductible applies to defense and settlement.
- Member consent required for any settlement.

#### Coverage B / IEP

- Claim is defined as a **written legal notice or a written demand for money or services**.
- Covers defense costs and prevailing attorney's fees from defined legal actions, including:
  - Due Process/IEP claims
  - Appeals to the Commissioner of Education
  - Department of Civil Rights complaints
  - EEOC complaints
- Deductible applies to all Coverage B claims.

#### Reporting

**Notify your broker first** when reporting a claim.

- The broker should then:
  - Complete the ACORD form.
  - Gather all relevant documentation.
  - Submit via email to [FRO1@njsig.org](mailto:FRO1@njsig.org).
- NJSIG will then receive and process the claim.

#### Contact

**Unsure about a claim?** Contact your broker.

For all other inquiries:  
**Anthony Fernandez**  
E&O Claims Supervisor  
609-386-6060 x3060 | [afernandez@njsig.org](mailto:afernandez@njsig.org)

#### Best Practices

**Report promptly:** Always report incidents/issues in a timely manner - even for record-only - to satisfy notice requirements.

**Clear communication:** Building administrators should forward serious reports to business administrators without delay.

**Document everything:** Ensure all employment-related actions and HIB matters are thoroughly documented. Keep all relevant records well-organized and properly maintained, even if legal action seems unlikely.

**NEPHA Hotline 201-623-1223:** Use the hotline for Human Resources and HIB guidance and support; deductible may be waived if written advice is followed and a claim results.

# ERRORS & OMISSIONS

**Total Claims:**  
**62**



**Total Incurred:**  
**\$1,146,150**



**Cause:**

- Discrimination (Race, Disability, Other)
- Wrongful Discharge / Employment Practice
- Due Process & Civil Rights Complaints
- EEOC & Commissioner of Education Complaints

**Practical Tools / Resources:**

- **NEPHA Hotline**
  - 201-623-1223
  - [NEPHA@cgajlaw.com](mailto:NEPHA@cgajlaw.com)  
*Members who use the hotline and follows the advice given, will have their deductible waived if a claim is made.*
- **Vector Solutions:** *Safety & Compliance*
  - Discrimination (31 minutes)
  - Retaliation Liability (29 minutes)
  - Termination: *Practice & Procedure* (24 minutes)



# NJSIG Employment Practices Hotline Attorney (NEPHA Hotline) CALL: 201-623-1223

## ◆ Why Call NEPHA Hotline:

- Experienced local attorneys
- Included in NJSIG membership
- Deductible waived

## ◆ 10 Common Situations:

1. Family Medical Leave requests
2. Pregnancy leave requests
3. Reduction in force
4. Harassment, Intimidation and Bullying (HIB) matters
5. Disability accommodations requests
6. Harassment allegations / Discrimination complaints
7. Progressive discipline
8. Acquisition of tenure
9. Employee transfers
10. Physical / psychological evaluations

The above is not intended to be a comprehensive list. When you have concerns regarding a difficult employee decision – ***call the hotline!***

# COVERAGE OVERVIEW: EQUIPMENT BREAKDOWN

**NJSIG**

- ◆ **Purpose:**  
Covers repair/replacement of key systems
- ◆ **Covers:**
  - Boilers, HVAC, electrical systems, etc.

## **CHUBB:**

Email: [NJBoilers@chubb.com](mailto:NJBoilers@chubb.com)

### **Chubb Risk Engineering Account Coordinator:**

Ibzan Fernandez | [ifernandez@chubb.com](mailto:ifernandez@chubb.com)

Sr. Equipment Breakdown Risk Engineer

### **Chubb Claims Manager:**

George Kriger | [gkriger@chubb.com](mailto:gkriger@chubb.com)

Claims Manager, North America Property Claims

## **NJSIG:**

Call: 609-386-6060

Claims Email: [froi@njsig.org](mailto:froi@njsig.org)

Loss Control Email: [riskcontrol@njsig.org](mailto:riskcontrol@njsig.org)



# EQUIPMENT BREAKDOWN

## ◆ CHUBB Partnership:

- New Jersey Boiler & Pressure Vessel Inspections
- Equipment Maintenance Training Courses
- Electrical Infrared Inspections
- Equipment Breakdown Insurance Claim Investigations

CHUBB®

## Most Common Boiler Violations

- |  |                                   |
|--|-----------------------------------|
| ① Leakage  | ⑥ Low Water Cut-Off               |
| ② Remote Emergency Disconnects                         | ⑦ Defective Flue (Exhaust Piping) |
| ③ Damaged Fireside Refractory                          |                                   |
| ④ Boiler Not Properly Prepared for Internal Inspection |                                   |
| ⑤ Safety Relief Valves                                 |                                   |
- 

Staying informed and addressing these common issues early helps protect both people and property. For a deeper dive into these violations and how to prevent them, review the [Boiler Violations – Potential Hazards and Preventive Actions guide](#).



# COVERAGE OVERVIEW: GENERAL LIABILITY

NJSIG

- ◆ **Purpose:**  
Protects against injury or damage claims involving school operations
- ◆ **Covers:**
  - Bodily injury (e.g., slips & falls)
  - Property damage
  - Personal injury (e.g., libel)
  - **18A Statutory Coverage:** Legal protection for school personnel acting within scope
- ◆ **Who's Covered:**  
School employees, board, volunteers, interns
- ◆ **Not Covered:**
  - Employee injuries (see WC)
  - School property damage (see Property)
  - Intentional acts, employment claims (see E&O)



**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](http://www.njsig.org) for more information.

# GENERAL LIABILITY

**Total Claims:**  
**140**



**Total Incurred:**  
**\$186,951**



**Cause:**

- Ethics Violations
- Assault / Sexual Assault
- Horseplay
- Athletic Participation Injuries
- Caught Between (Physical Injuries)
- Defamation of Character
- Damage/Stolen Personal Property
- HIB (Harassment, Intimidation, Bullying)

**Practical Tools / Resources:**

- **Vector Solutions:** *Safety & Compliance*
  - General Ethics (20 minutes)
  - Workplace Bullying (25 minutes)
  - Sexual Misconduct (Microlearning) (3 minutes)

# COVERAGE OVERVIEW: PROPERTY



## ◆ **Purpose:**

Covers school buildings, contents, and losses from damage.

## ◆ **Covers:**

- Structures: Schools, offices, sheds, playgrounds
- Contents: Furniture, tech, books, equipment
- Extra costs: Relocation, lost rental income

## ◆ **Events Covered:**

Fire, theft, storms, water damage, vandalism

# PROPERTY

**Total Claims:**  
**26**



**Total Incurred:**  
**\$778,824**



**Cause:**

- Collapse
- Fire
- Improper Maintenance
- Water Damage
- Building or Equipment Leaks

**Practical Tools / Resources:**

**Inspections:**

- Property: Every 5 years
- Playgrounds: Annual (by request)
- **NEW: Pre-QSAC Inspections!**

**Valuation Services/Appraisals:**

- Every 4 years via CBIZ

# COVERAGE CHANGES FOR POLICY YEAR 2025-26

The NJSIG logo is located in the top right corner. It consists of the letters "NJSIG" in a bold, yellow, sans-serif font, centered within a dark blue rectangular box. This box is itself centered within a larger, light blue diamond shape. The entire logo is set against a background of overlapping light blue and white geometric shapes.

## ◆ General Liability:

- Premises medical payments (medpay) coverage is discontinued.
- For claims filed with the School Ethics Commission, the selection of counsel and counsel's billable rates requires pre-approval in writing by the Member and NJSIG, and NJSIG has the right to deny coverage if this pre-approval is not secured.

## ◆ Errors & Omissions:

- **NJSIG has the exclusive right to select defense counsel**; under Coverage A, insureds who elect to be represented by their own defense counsel will not be entitled to reimbursement of defense costs or indemnification for any loss.
- Under Coverage A and Coverage B, NJSIG has discretion (but is not obligated) to pay expenses and costs in connection with an appeal arising from the defense of a claim, administrative law proceeding, or suit against the insured.
- "Claim" under Coverage B now includes "formal request for mediation."

## ◆ Property:

- **NJSIG must be notified no later than 90 days from the date of loss.**
- **Proofs of loss may not be supplemented to request additional payment more than one year from the date of loss.**
- Loss caused by "nesting or infestation" by insects, birds, rodents, or other animals is excluded.



# UNDERWRITING

- **Certificates of Insurance**

- Send to [certificates@njsig.org](mailto:certificates@njsig.org)
- **Evidence only:** Contact your broker
- **Certificates with request for Additional Insured/Loss Payee/Mortgagee and Property Owner/Landlord status:**
  - Must be issued by NJSIG certificate processor
  - Need a copy of all:
    - Contracts
    - Lease agreements
    - Loan or rental agreements
- NJSIG reviews all contracts and/or agreements to make sure the member has complied with the insurance requirements.
- Important for the school board attorney to review every contract or lease agreement.



## CERTIFICATE OF INSURANCE REQUEST FORM

UPDATED January 2, 2024

*NOTE: This is a 3-page "fill-in" form. As you type in the shaded areas, the line will get longer, you may delete spaces if needed. Or you may print it out, fill it out, scan it and submit it as an email attachment.*

- 1) Today's Date: \_\_\_\_\_
- 2) Name of Member (Board of Education or Charter School): \_\_\_\_\_
- 3) Name/Address of Agency: \_\_\_\_\_  
\_\_\_\_\_
- 4) Name of Person Completing this form: \_\_\_\_\_
- 5) CERTIFICATE HOLDER - Name & Address: (who is asking for this certificate of insurance?)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### TYPE OF CERTIFICATE:

- 6) **IS THIS REQUEST:** Evidence Only: ☐ (No contract/agreement required. Brokers may issue "Evidence Only")

- 7) **IS THIS REQUEST (ONLY NJSIG CAN ISSUE THE FOLLOWING CERTIFICATE TYPES):**

\*\*Additional Insured: ☐ \*\*Loss Payee: ☐ \*\*Mortgagee: ☐ \*\*\*Property Owner/Landlord: ☐

- 7a) **REQUIRED:** ☐ Respective Contract / Rental Agreement / Loan Agreement / Lease Agreement must be submitted with this request form—certificate cannot be issued until received.

\*\*Please forward with this certificate request form a copy of the ENTIRE contract, agreement or sample certificate that requires the member to provide the respective special status to the certificate holder.

\*\*\*If this is a leased location please ALSO complete the "Additional Insured/Building Owner Questionnaire". This form, along with the lease agreement between the member and the landlord, is required *before* we can issue a certificate of insurance naming the building owner/landlord as an additional insured.

Page 1 of 3


**NJSIG**



# UNDERWRITING

- **Determining automatic additional insured status for PTOs/PTAs/HSAs/Foundations:**
  - Checklist can be found at [www.njsig.org](http://www.njsig.org)
  - Must act on behalf of and at the direction of the BOE
- **Foundations and Affiliated 501(c)(3) Corporations only:**
  - Checklist is used as a guide in determining whether Additional Insured status will apply at time of a loss.
  - If an entity's activities do not comply with the checklist at the time a claim is made, then the entity will not have additional insured status.

**Questions:** Contact Shevon Bennett [sbennett@njsig.org](mailto:sbennett@njsig.org)



**Checklist for Determining Additional Insured Status for PTOs, PTAs, HSAs, Foundations and Affiliated 501(c)(3) Corporations**

General Liability Insurance

Name of Foundation:

Sponsoring Board of Education:

The NJSIG General Liability insurance policy provides additional insured status to Parent-Teacher Associations (PTA), Parent Teacher Organizations (PTO), Home and School Associations (HSA) and Foundations and affiliated 501(c)(3) Corporations (i.e. booster clubs, "friends of") if they meet the criteria outlined in General Liability Extension Endorsement [NJSIG-G2 (7/17)], Section V. Additional Persons Insured. The pertinent policy language is as follows:

**III. ADDITIONAL PERSONS INSURED**

*B. Volunteers while acting on behalf of and at the direction of the Board of Education; Parent-Teacher Associations (PTA); Parent-Teacher Organizations (PTO); and Home School Associations of the Board of Education; and their members while acting on behalf of and at the direction of the Board of Education.*

*C. Foundations, affiliated 501(c)(3) Corporations and their members while acting on behalf of and at the direction of the Board of Education. However, none of the aforementioned individuals or organizations shall be an additional insured if any of the following conditions exist: annual revenue exceeds \$100,000 or total assets exceed \$500,000; have employees; have corporate sponsorship; affiliated with childcare; or have liquor or host liquor liability exposures.*

Per the above policy language, PTOs, PTAs, HSAs, Foundations and affiliated 501(c)(3) Corporations will be covered as additional insureds under the NJSIG General Liability policy if a claim results from activities of their members while acting on behalf of and at the direction of their respective Board of Education. In other words, formal BOE approval is required in order for an activity to be covered.

However, with regard to **FOUNDATIONS and affiliated 501(c)(3) Corporations only**, the following checklist can be used as a guide in determining whether additional insured status will apply at the time a claim is made:

Foundation and Affiliated 501(c)(3) Corporation Checklist

1. Does the Foundation's annual revenue exceed \$100,000? Yes ☐ No ☐
2. Does the Foundation's total assets exceed \$500,000? Yes ☐ No ☐
3. Does the Foundation employ any staff directly? Yes ☐ No ☐
4. Does the Foundation have any corporate sponsorship? Yes ☐ No ☐
5. Is the Foundation involved with any childcare activities? Yes ☐ No ☐
6. Does the Foundation sponsor any activities where alcohol is supplied? Yes ☐ No ☐
7. Are any of the Foundation's activities NOT formally approved by the sponsoring BOE? Yes ☐ No ☐

If any of the above questions are answered with a "Yes" response, the Foundation or affiliated 501(c)(3) Corporation will **NOT** be considered an Additional Insured under the NJSIG General Liability policy and the Foundation will need to purchase a stand-alone General Liability Insurance policy.

Please note the above checklist is only meant as a guide as additional insured status is fact sensitive at the time a claim is made. Therefore, while a Foundation or affiliated 501(c)(3) Corporation may comply with the requirements of General Liability policy Section V. III C. at this time, the entity's activities may change in the future. If an entity's activities do not comply with Section V. III C. at the time a claim is made against the entity, then the entity will not have additional insured status.

Rev. 8/23

**NJSIG**

# MEMBER SERVICE & PARTNERSHIP

## MEMBER-CENTRIC SERVICE:

### Training and Resources:

- Safety committees
- Online & in-house training
  - Vector Solutions
- Defensive driving training
- Workers' compensation training
- Return-to-Work Toolkit/Training




Scan the QR code for  
more information




# WORKERS' COMPENSATION TOOLKIT

A practical guide outlining common coverage requirements and best practices to ensure proper use of your insurance program and reduce preventable risks.

**DISTRICT  
NAME**



**NJSIG Workers' Compensation Toolkit**

**Having an  
Emergency?**

Call 9-1-1 or take the injured staff member to the **nearest emergency room immediately.**

Once stable and/or discharged, the employee or designated district personnel must **call NJSIG** to report the injury.

**Injured on the Job?**  
Call NJSIG's Workers' Compensation  
Intake Reporting Line:  
**609-543-3377**  
*Monday – Friday 8AM – 5PM*  
*Report claims immediately to avoid delays in treatment.*

**Reliable &  
Responsive**  

We strive to answer every call. If voicemail is reached, **always leave a message.**

All calls are returned the **same business day.**

Calls after 5pm or weekends are returned within **one business day.**

**10 State-Mandated Claim  
Filing Requirements**  
**Injured Employee's:**

1. Name
2. Complete Address
3. Phone Number
4. Email Address
5. Social Security Number
6. Date of Birth
7. Gender
8. Injury Date
9. Injury Time
10. Description of Incident

[www.NJSIG.org](http://www.NJSIG.org) | New Jersey Schools Insurance Group | WC Intake: 609.543.3377

**NJSIG**



# TREND ANALYSIS

- Analyze trends and common loss sources
- Spot patterns in claims
- Identify opportunities to reduce risk

## Trend Analysis MOCSSIF Sub-Fund



### Driving Decisions Through Data

District: MOCSSIF

Date: 9/26/25

Review Period: 2020-2025

Prepared By: Member Services & Loss Control Representatives

#### Trend Report Summary:

Workers' compensation claim trends show rising volumes and costs, driven by high-severity incidents and specific roles and locations. Targeted prevention, especially for high-risk occupations and sites, is essential.

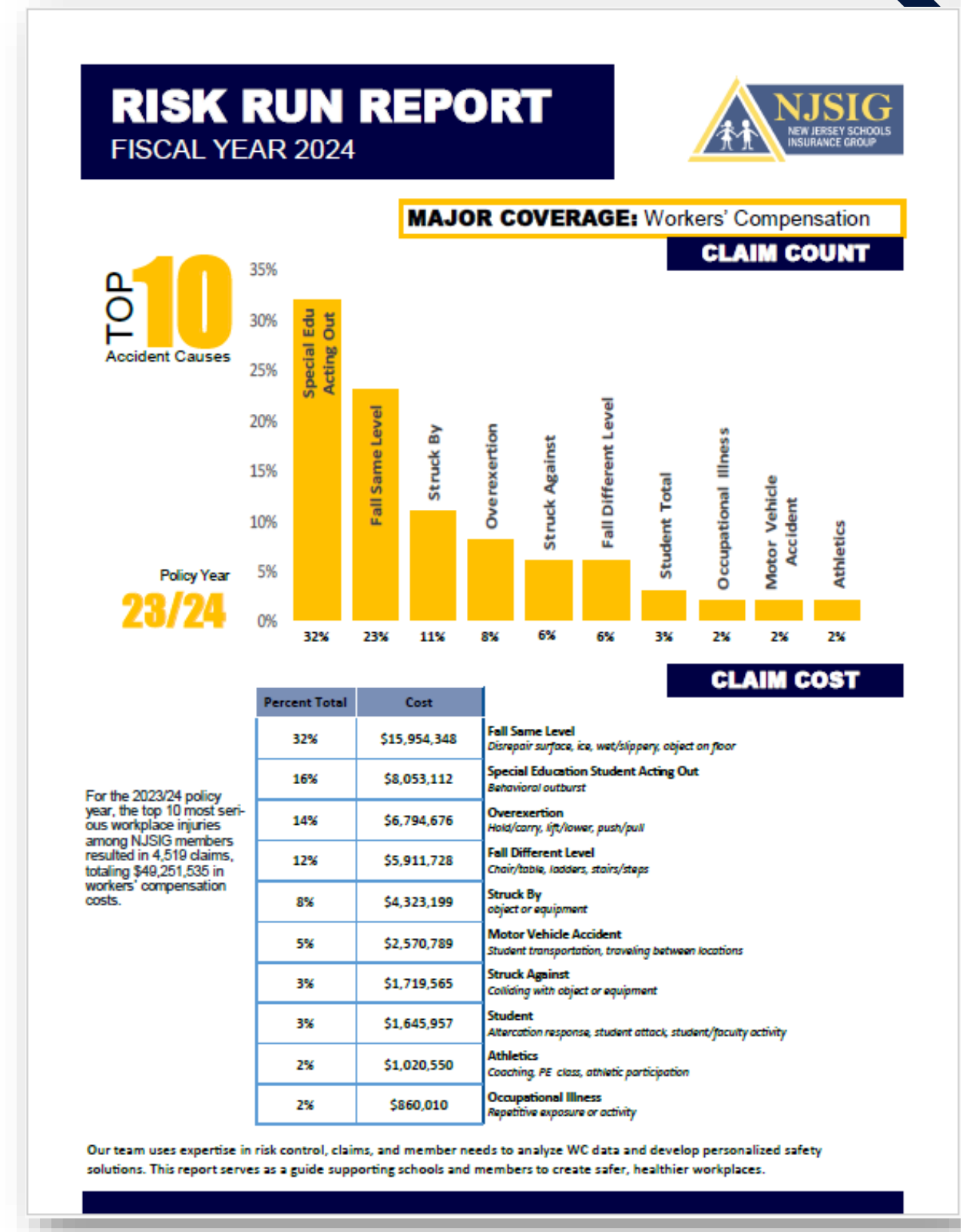
- **Rising Volume:** The overall increase in total claims filed across policy periods suggests a need for broader preventative measures beyond just behavioral incidents.
- **Cost Drivers:** Claims exceeding \$5K, though limited in number, account for a significant share of total costs.
- **High-Risk Roles:** Educators and Education Aide roles bear the brunt of workers' compensation claims, especially those related to behavioral incidents.
- **Location Hotspots:** We have identified locations exceed historical claim averages, highlighting areas for focused intervention.

*Member Service & Partnership* drives strong communication between members, risk managers, member services, and claims staff. By tracking key metrics and trends, NJSIG helps reduce claims and supports *Affordable & Stable Rates*, all while delivering *Comprehensive & Dependable Coverage*.

NJSIG

# RISK RUN REPORT

- Summarizes key risks facing the organization or project
- Outlines potential impacts and current risk management
- Identifies actions needed to reduce or mitigate risks
- Helps stakeholders make informed decisions
- New Risk Runs will be provided in January 2026



## Stay Informed with **NJSIG Newsletters:**

- Get the latest on insurance, safety, and risk management
- Expert tips and resources for NJ public school districts
- Delivered straight to your inbox



[www.NJSIG.org/newsletters](http://www.NJSIG.org/newsletters)



# VALUE-ADDED SERVICES: COMING SOON!



## ◆ Activity Guide

- Practical tips for planning non-routine activities
- Ensures proper insurance use and risk reduction

## ◆ Loss Control Library

- Downloadable safety tools: guides, checklists, templates
- Supports your district's risk management efforts



# Thank You!

