



*COVID-19 Resources and Updates From NJSIG and Our Partners:*

## A Message From NJSIG's Underwriters

While we are all practicing social distancing and doing our part to flatten the curve, NJSIG's renewal season is upon us. NJSIG's Underwriting Department is working diligently at home to stay on schedule as best we can. We understand that during this unique and difficult time, there will have to be flexibility. We appreciate all of your patience while we navigate through the novel Coronavirus, SARS-CoV-2 / COVID-19 situation.

The Underwriting Department put together a few tips and suggestions to help get a head start:

- [Click here](#) for renewal applications
- While we encourage you to submit applications as soon as you are able, we understand that many factors may complicate this process. For example, you may not be able to verify a large bus fleet because the transportation coordinator is not available or a Business Administrator may not be available to update a property schedule. Therefore, where absolutely necessary, we will permit auto and/or property schedules to be updated with the correct exposures via endorsement after renewal. When that is the case, please include a written explanation as to why the schedule(s) cannot be updated at this time so the NJSIG underwriter is aware and can follow up with you after renewal. Please keep in mind that this will likely result in the member receiving a substantial additional premium invoice sometime after October.
- NJSIG will accept electronic signatures on 20-21 applications and schedules. If you are unable to obtain the required written or e-signatures, please forward your renewal submission without signatures and the proposal will be issued subject to receipt of signed/dated applications and schedules at a later date.
- Please email all applications to: [underwriting@njsig.org](mailto:underwriting@njsig.org)
- [Click here](#) to contact us.

We will work with everyone as best we can until this situation is under control. As novel difficulties with the renewal process arise, please do not hesitate to reach out to your NJSIG Underwriters and Client Relations Representatives for assistance with solutions. Thank you again for your patience!



## **A message on cyber risk from NJSIG's partner, Willis Towers Watson:**

The outbreak of the COVID-19 (Coronavirus) over the past few months has brought to the forefront numerous risk considerations for both individuals and organizations across all industries. As the coronavirus is causing more employees to work remotely, it is possible that those individuals are logging in remotely from a less secure network and perhaps using less secure hardware.

Further, high volumes of employees logging in remotely may make it easier for cyber criminals, infiltrating a network through remote desktop services, to stay hidden in an attempt to identify and access systems with sensitive data. One has to wonder whether an organization's crisis response, in the event of an actual cyber attack, will be compromised with less employees on site.

The advice to offer employees working remotely due to coronavirus concerns is no different than what has been offered previously when it comes to general cybersecurity hygiene. Anyone working remotely should ensure corporate laptops and other devices are locked when in public places and are using patched and updated software and operating systems, encrypted hard drives and automatic screen locks. Organizations should urge their employees to use a virtual private network (VPN) whenever working remotely, as well as multi-factor authentication to log into work-related services.

[Click here](#) for the full article from Willis Towers Watson

## **A message from NJSIG:**

As part of our property program, NJSIG offers our members pass-through cyber liability coverage through Beazley Breach Response (BBR).

Many IT departments are quickly scrambling to enhance their resources so their school districts can successfully work and teach remotely. In addition, many members use a third party vendor to host all of their school district's data. There are many positives to this solution, however you need to make sure your selected company can protect you in the event of a cyber incident. With the number of cyber events increasing, NJSIG and BBR have put together a list of questions to consider asking when selecting a cyber vendor. BBR also prepared a pre-approved list of vendors that can assist NJSIG property members in the event of a cyber incident .

- Please [click here](#) for questions to consider when selecting a third party cyber vendor.
- Please [click here](#) for the pre-approved vendor list.

If you have any questions, please contact Anthony Fernandez, NJSIG's Cyber Advocate at [afernandez@njsig.org](mailto:afernandez@njsig.org).



## Additional Updates from NJSIG and Our Partners:

### **NJSIG Safety Grant**

NJSIG is doing our best to release access to the Safety Grant Portal on or close to April 1, 2020. We anticipate a lot of flexibility during this process. More information will follow, but if you have any questions, please contact [grants@njsig.org](mailto:grants@njsig.org).

### **NEPHA HOTLINE**

The attorneys at Cleary, Giacobbe, Alfieri, Jacobs, the law firm who operates NJSIG's NEPHA Hotline, are working remote during the suggested quarantine. The hotline number is still active, however NJSIG strongly encourages all districts to utilize the following email address before taking an adverse employment action against a member of your staff until further notice: [NEPHA@cgajlaw.com](mailto:NEPHA@cgajlaw.com).

For more information regarding NJSIG's NEPHA Hotline, [click here](#).

### **CHUBB's Equipment Breakdown Seminar:**

NJSIG's partner, Chubb Risk Engineering Services, had two upcoming equipment breakdown seminars scheduled for NJSIG's members. The seminar scheduled on Wednesday, April 15, 2020, has been postponed until further notice. The second training scheduled for Thursday, May 21, 2020, 9:30 am -1 pm is still scheduled to occur. Please contact Joanne Gunter at [riskcontrol@njsig.org](mailto:riskcontrol@njsig.org) for more information.

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