



# SUB-FUND MEETING

## FALL 2025

### **Powerball of Insurance:**

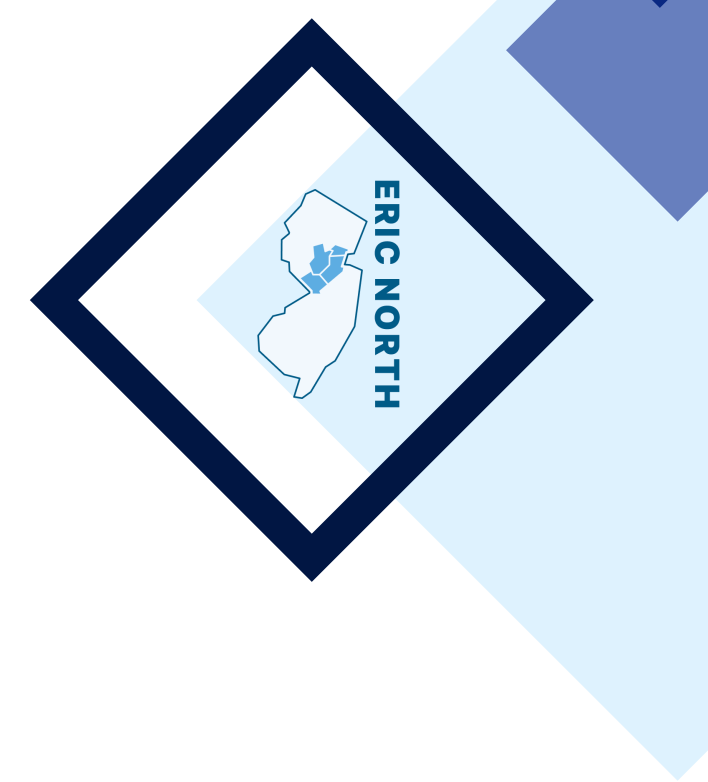
*Insurance coverage, claims examples, PTO/PTA, damage to personal property, additional insured status, and so much more!*

FRIDAY, SEPT. 26 | 12PM - 3PM



**ERIC NORTH**

# WELCOME



## ◆ **Latonya Brennan**

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



## ◆ **Dr. Chris Russo**

NJSIG Board of Trustee  
ERIC NORTH Chairperson  
Assistant Superintendent for Finance,  
*West Windsor-Plainsboro RSD*



# 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: PLEASE CHECK ONE:  
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  
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)
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NAME (Please Print)	BOARD OF EDUCATION

\*\*\*\*\*

Complete the evaluation form by circling the number using the following scale  
1= Strongly Agree 2 = Agree 3 = Disagree 4 = Strongly Disagree

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: \_\_\_\_\_

**NJSIG**

# ERIC North

*Educational Risk & Insurance Consortium – North*

**Counties:** Mercer, Middlesex, Somerset, Union

**Established:** 2000

**Sub-fund Administrator:** Arthur J. Gallagher

**Sub-fund Administrator Contact:** Latonya Brennan

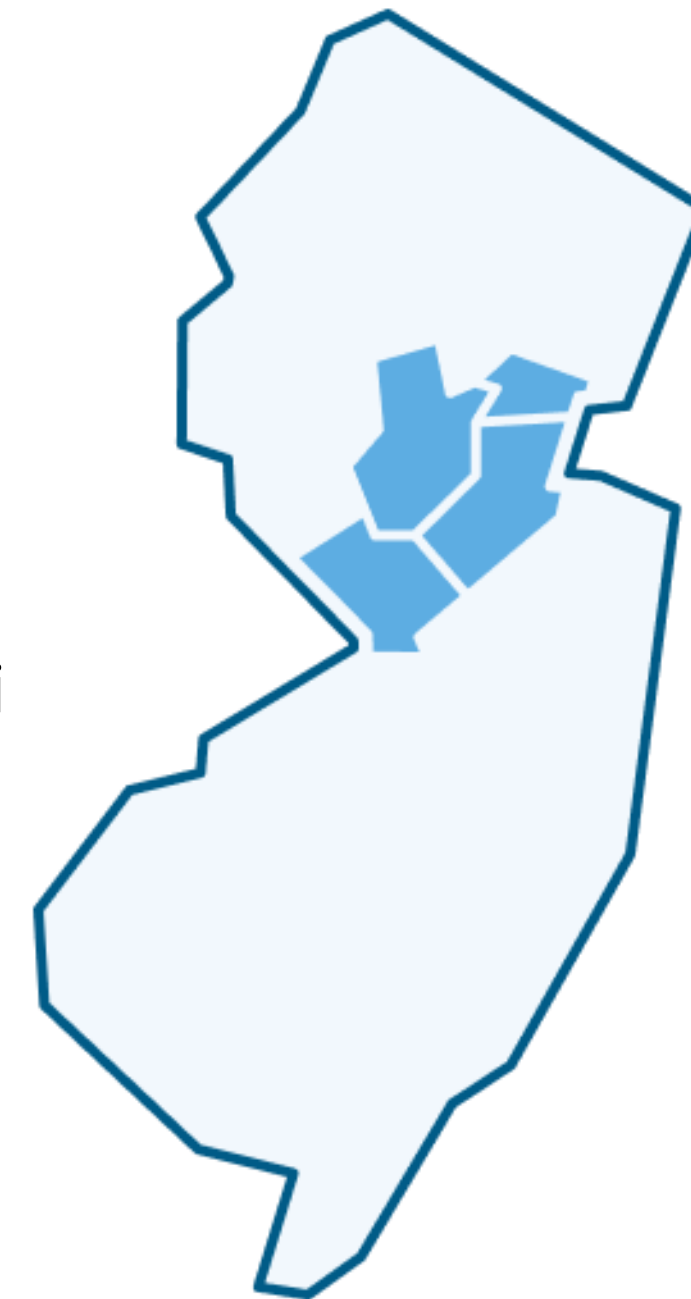
**Member Services & Loss Control Representative:** Joanna Radomicki

## **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:**

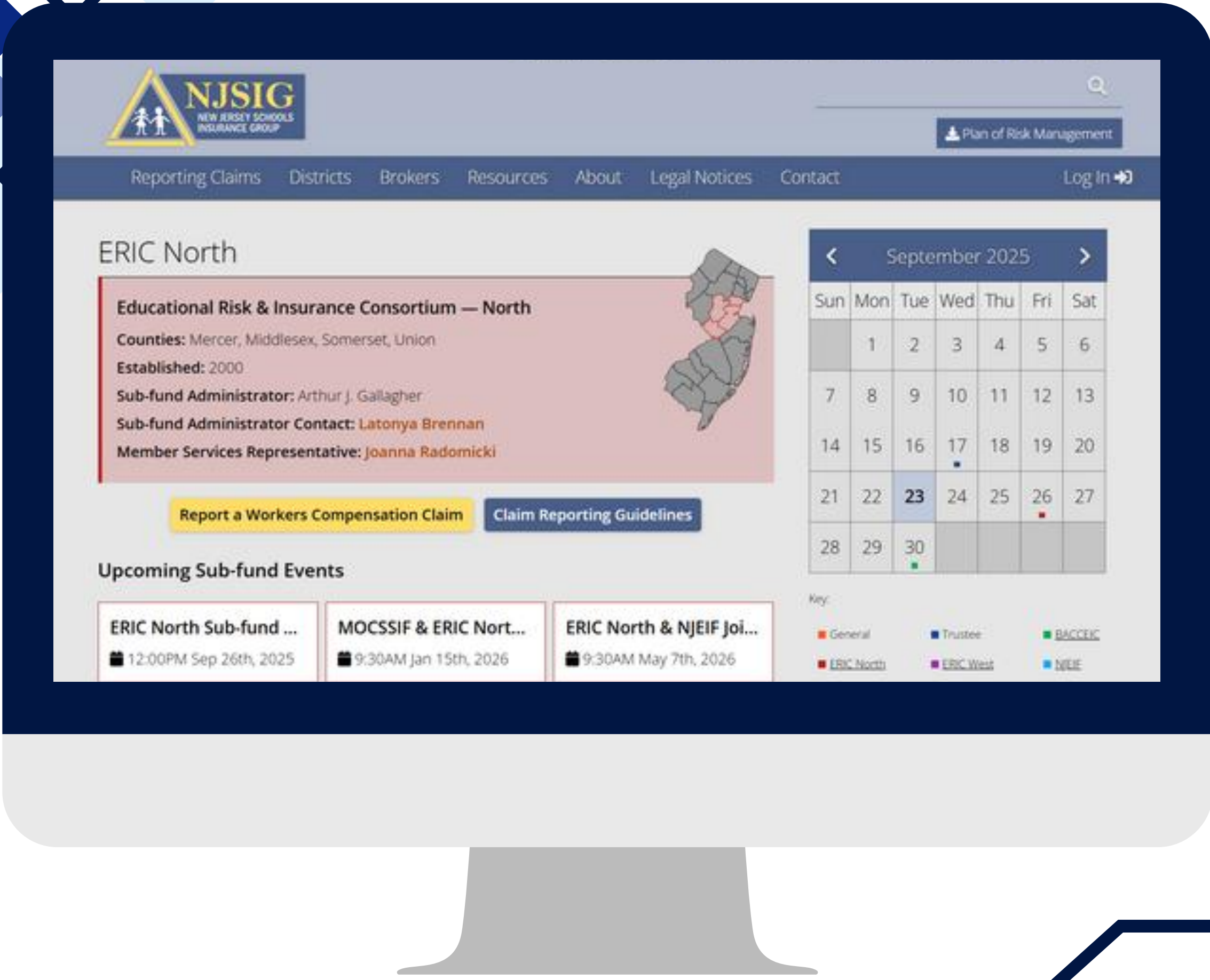
- Risk Management
- Loss Prevention



# ERIC NORTH







All meeting dates have been scheduled and offer QPA credits.  
***Please register!***

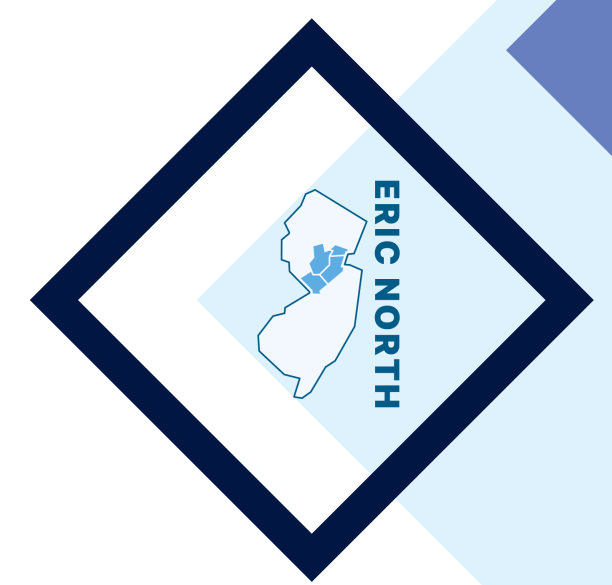
**January 15, 2026**  
School Security and the Law:  
Key Updates | Zoom

**May 7, 2026**  
Hot Topics in School Law:  
What You Should Know | Zoom

[www.NJSIG.org/sub-funds/eric-north](http://www.NJSIG.org/sub-funds/eric-north)



# EDUCATIONAL PARTNERSHIPS



## ◆ 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

**Scott Hirschfeld**, Deputy Director, Education and Training  
Scott.Hirschfeld@njcivilrights.gov | 609-954-0953 |  
www.NJCivilRights.gov

## ◆ NJPSA FEA LEGAL ONE

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

**David Nash, Esq.**, Director of Legal Education and National Outreach  
dnash@njpsa.org | 609-860-1200 | www.njpsa.org/legalonnj

## ◆ Cleary, Giacobbe, Alfieri, Jacobs, LLC

CLEARY, GIACOBBE, ALFIERI, JACOBS, LLC  
Educational Partnership: NJSIG NEPHA Hotline Administrator, Family Medical Leave Act Training and etc.

**Matthew Giacobbe, Esq.**, Partner  
MGiacobbe@cgaajlaw.com

## ◆ Capehart Scatchard

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

**John H. Geaney Esq.**  
geaney@capehart.com | 856-914-2063 | www.capehart.com





# LEGAL ONE

# TRAINING DATES & NEWSLETTERS



## MONDAYmadness

Training Sessions

**NJPSAFEALegal ONE**

IN PARTNERSHIP WITH

**Gallagher**

Must register in advance for each session to receive Zoom links.

**Presenters:**  
David Nash, Esq.  
Director, LEGAL ONE  
Rebecca Gold  
Retired Human Resources Director

**Champion Practitioners:**  
Dr. Rosetta Treece  
Superintendent, Hopewell Valley Regional SD  
Dr. Charles Ford  
Superintendent, Monmouth County Vocational SD

	<b>Mon July 14</b>	<b>Hiring, Onboarding &amp; the Law</b> 🕒 10:00 AM - 12:00 PM <a href="#">ZOOM Registration Link</a>
	<b>Mon July 21</b>	<b>Hot Issues in School Law</b> 🕒 10:00 AM - 12:00 PM <a href="#">ZOOM Registration Link</a>
	<b>Mon Aug 18</b>	<b>Confidentiality &amp; Information Sharing (including law enforcement &amp; ICE)</b> 🕒 10:00 AM - 12:00 PM <a href="#">ZOOM Registration Link</a>
	<b>Mon Aug 25</b>	<b>Artificial Intelligence, Deepfakes, and the Law</b> 🕒 10:00 AM - 12:00 PM <a href="#">ZOOM Registration Link</a>

LEGAL ONE is a part of the Foundation for Educational Administration (FEA). FEA is a registered professional development provider with the New Jersey Department of Education. Professional learning sessions offered through FEA, including LEGAL ONE sessions, may be used to satisfy the continuing education requirements for New Jersey educators and school leaders.

NJ SIG encourages all school districts to have key staff attend these complimentary trainings.

## NEW SEASON AVAILABLE NOW! 2025

Law, Ethics, and Governance for All Leaders, including an Overview of New and Emerging Issues.

**NJPSAFEALegal ONE**

IN PARTNERSHIP WITH

**Gallagher**

## LEGAL ONE PODCAST

IN PARTNERSHIP WITH

**Gallagher**

**The LEGAL ONE Podcast**

As the leading provider of school law training, the LEGAL ONE team of school law experts is pleased to offer the LEGAL ONE Podcast, a weekly podcast that helps you understand complex legal issues. Each episode is hosted by a LEGAL ONE attorney and/or an attorney working in partnership with LEGAL ONE. The format includes legal analysis and commentary and interviews with key stakeholders.

**2025 Podcast Episode Schedule**

🎧 August 4 - Artificial Intelligence, Deepfakes and the Law	🎧 August 25 - DEI, Public Schools and the Law: What Has and Hasn't Changed
🎧 August 11 - Addressing Gender Identity & Sexual Orientation in Schools after Mahmoud v. Taylor	🎧 September 1 - Current Requirements and the Future of Staff Evaluation in Schools
🎧 August 18 - Ongoing Legal Obligations to Support Multilingual Learners	🎧 September 8 - Evolving Legal Requirements on Student Transportation and the Law

**WWW.THELEGALONEPODCAST.COM**

📲 Listen on Apple Podcasts 📻 Spotify

Issue 11

June 25, 2025

## School Law Central

Written by New Jersey school law experts.

Supported by New Jersey school risk managers.

Released for New Jersey school business officials.

**EDITOR'S NOTE:**

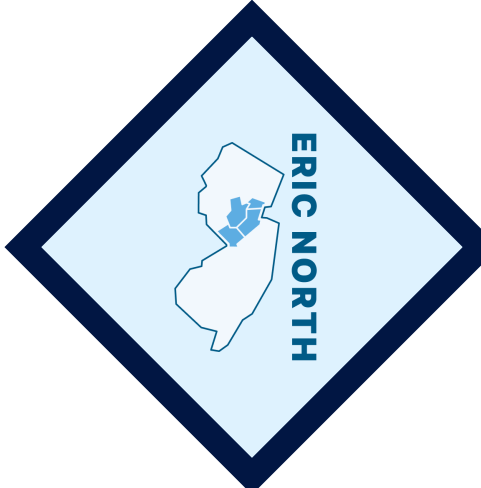
As we embrace Summer 2025, there are many areas of school law that are changing rapidly that school leaders need to understand and address before the start of the 25-26 school year. In this edition of School Law Central, we address three of those issues. The first article reviews new state and federal laws intended to address the serious harms that result from the use of Artificial Intelligence to create and disseminate deepfakes that are often harmful to students and school employees. The second article reviews some key trends in case law related to addressing HIB issues in our schools. The final article reviews key legal considerations related to addressing the disparate impact of school district policies that may emerge related to student discipline, and the legal obligations of schools to address that issue, despite some confusing messaging coming from Washington, D.C. We hope these articles help equip you as you prepare for the new school year, and we wish all a wonderful Summer 2025!

### What Schools Should Know About New State and Federal Laws on Deepfakes

On April 2nd, Governor Murphy signed into law P.L. 2025, c. 40, which addresses the dangers of improper use of "deepfake" technology and establishes civil and criminal penalties for the production and dissemination of deceptive audio or visual media. At the federal level, the "Tools to Address Known Exploitation by Immobilizing Technological Deepfakes on Websites and Networks Act" or TAKE IT DOWN Act passed via a unanimous vote in the U.S. Senate and by a vote of 409-2 in the House of Representatives and was signed into law by President Trump on May 19th.

In this article, we will review the key aspects of the new state and federal laws, what they mean for New Jersey school districts, and related laws that may come into play when school officials confront the use of deepfakes targeting students and/or staff members.

[READ THE FULL ARTICLE](#)



# TRAINING THURSDAYS

## NEW JERSEY DIVISION ON CIVIL RIGHTS



### ◆ AI and Algorithmic Discrimination

Thursday, March 12, 2026, 10:00AM–12:00PM

Registration Link:

<https://njoag.zoomgov.com/meeting/register/4YEKG7zGT-y6rzz3M4claw>

DLGS course: #17705 QPA Credits: 2 credits—Ethics

### ◆ Strategies for Effective Bystander Intervention

Thursday, April 23, 2026, 10:00AM–12:00PM

Registration Link:

<https://njoag.zoomgov.com/meeting/register/o4BatuTyTY6liwR7-9UbTw>

DLGS course: #17706 QPA Credits: 2 credits—Ethics

**\*\* MUST REGISTER \*\***





# CAPEHART SCATCHARD

## WORKERS COMPENSATION NEWSLETTER



### ◆ **Workers' Compensation Newsletter for New Jersey School Districts**

This newsletter is designed specifically for New Jersey school districts to assist school board professionals in effectively managing workers' compensation exposures. Workers' compensation is a critical area of risk management, and understanding the nuances of New Jersey's laws is essential for protecting employees and minimizing costs.

The newsletter highlights seven key areas of New Jersey's workers' compensation laws that are particularly relevant to school board professionals. These areas are carefully selected to provide actionable insights and practical guidance for navigating the complexities of workers' compensation claims, compliance, and risk mitigation.

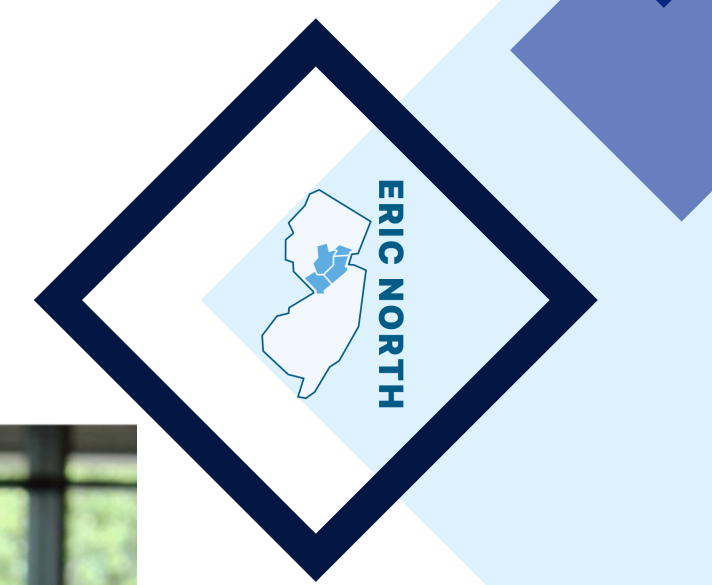
By staying informed through this newsletter, school districts can ensure they are well-equipped to handle workers' compensation issues, safeguard their employees, and maintain a proactive approach to risk management.

**LOOK FOR THE FIRST ISSUE BY October 1, 2025**

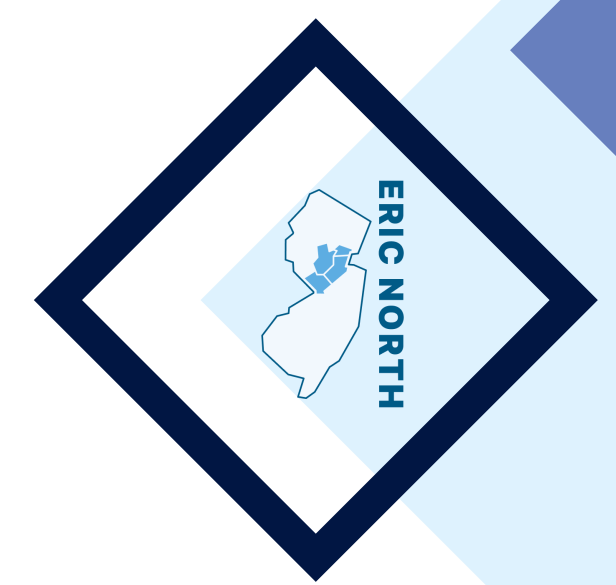


# NJSIG EXECUTIVE REPORT

◆ **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**





# 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.

# 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:**  
**101**



**Total Incurred:**  
**\$693,809**



**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:**  
**8**



**Total Incurred:**  
**\$705,885**



**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

<div> <div>Total Claims:</div> <div>140</div> <div>  </div> </div>	<div> <div>Total Incurred:</div> <div>\$1,754,250</div> <div>  </div> </div>
<div> <div>Cause:</div> <ul style="list-style-type: none"> <li>• Discrimination (Race, Disability, Other)</li> <li>• Wrongful Discharge / Employment Practice</li> <li>• Due Process &amp; Civil Rights Complaints</li> <li>• EEOC &amp; Commissioner of Education Complaints</li> </ul> </div>	<div> <div>Practical Tools / Resources:</div> <ul style="list-style-type: none"> <li>• <b>NEPHA Hotline</b> <ul style="list-style-type: none"> <li>• 201-623-1223</li> <li>• <a href="mailto:NEPHA@cgalaw.com">NEPHA@cgalaw.com</a></li> </ul> <p><i>Members who use the hotline and follows the advice given, will have their deductible waived if a claim is made.</i></p> </li> <li>• <b>Vector Solutions:</b> <i>Safety &amp; Compliance</i> <ul style="list-style-type: none"> <li>• Discrimination (31 minutes)</li> <li>• Retaliation Liability (29 minutes)</li> <li>• Termination: <i>Practice &amp; Procedure</i> (24 minutes)</li> </ul> </li> </ul> </div>



# 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 | [gkiger@chubb.com](mailto:gkiger@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 its 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 filed, please contact NJSIG at 609-386-6060 or visit [www.njsig.org](http://www.njsig.org) for more information.



# GENERAL LIABILITY

**Total Claims:**  
**97**



**Total Incurred:**  
**\$378,915**



**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:**  
**39**



**Total Incurred:**  
**\$701,412**



**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 a dark blue diamond shape with a white border. Inside the diamond, the letters "NJSIG" are written in a gold, serif font. The logo is positioned in the top right corner of the slide, overlapping a light blue geometric design.

## ◆ 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.

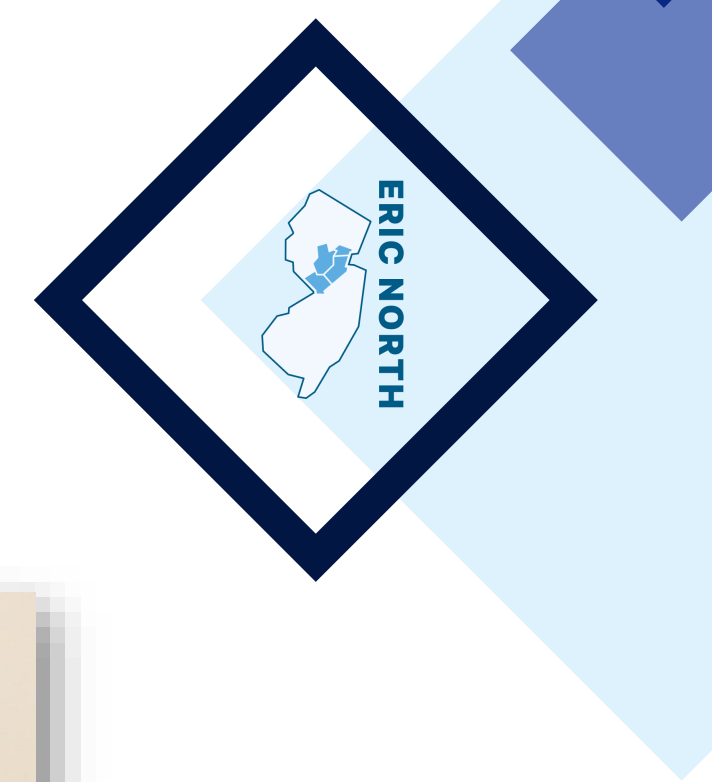
## ◆ Errors & Omissions:

- **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.

# POWERBALL OF INSURANCE



## ◆ Shevon Bennett, AU, AU-M

NJSIG

Underwriting Supervisor





# 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.



**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 VALUE ADDED SERVICES



## ◆ Joanna Radomicki

NJSIG

Member Services & Loss Control Representative





# MEMBER SERVICE & PARTNERSHIP

## MEMBER-CENTRIC SERVICE:

### Training and Education:


- Safety committees
- Online & in-house training
  - Vector Solutions
- Defensive driving training
- Workers' compensation training




# 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 ERIC North Sub-Fund



### Driving Decisions Through Data

District: ERIC North

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.

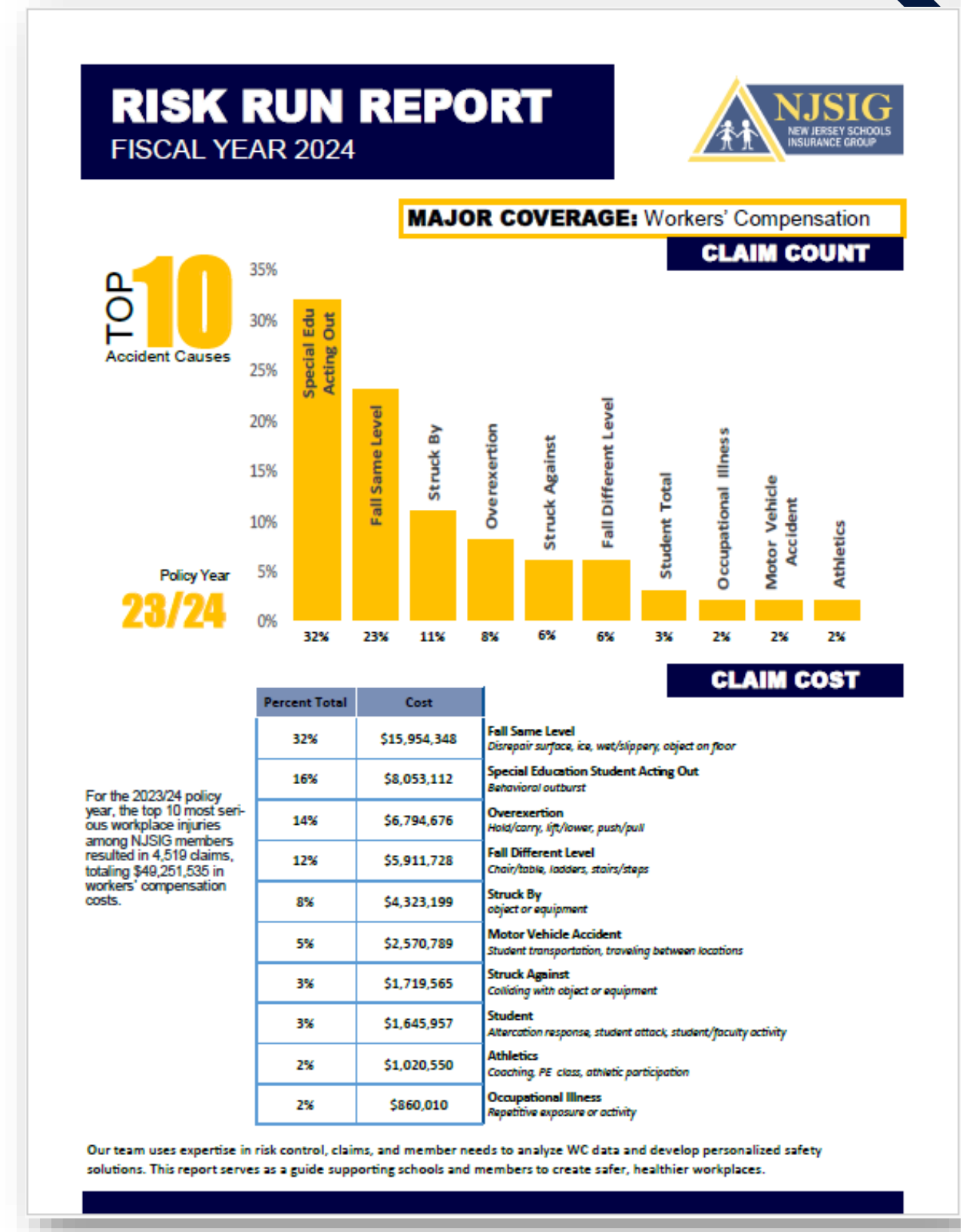
- **Rising Volume:** The overall increase in total claims filed across policy periods suggests a need for broader preventative measures beyond just behavioral incidents.
- **Cost Drivers:** Claims exceeding \$5K, though limited in number, account for a significant share of total costs.
- **High-Risk 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





# NJSIG @ NJSBA WORKSHOP

## NJSIG Presentations

### **Ethics in the School Board Trenches**

1 QPA credit – Ethics

.5 credit – Board Member Academy

Tuesday, October 21, 2025

10:30–11:30 AM and 2:30–3:30 PM

Presenters:

**Sherwin Archibald**

NJSIG Claims Manager

**Rita Barone, Esq.**

Partner at Flanagan, Barone & O'Brien LLC

### **Building Effective Return-to-Work Programs**

.25 credit: Board Member Academy

Tuesday, October 21, 2025 – 1:00–1:45 PM

Wednesday, October 22, 2025 – 1:00–1:45 PM

Presenters:

**Jill Deitch**

Esq, NJSIG Executive Director

**Joanna Radomicki**

NJSIG Member Services and Loss Control

Representative



**Visit NJSIG at Booth #740**

**NJSIG**



# TRAINING THURSDAYS

## NEW JERSEY DIVISION ON CIVIL RIGHTS



### ◆ AI and Algorithmic Discrimination

Thursday, March 12, 2026, 10:00AM–12:00PM

Registration Link:

<https://njoag.zoomgov.com/meeting/register/4YEKG7zGT-y6rzz3M4claw>

DLGS course: #17705 QPA Credits: 2 credits—Ethics

### ◆ Strategies for Effective Bystander Intervention

Thursday, April 23, 2026, 10:00AM–12:00PM

Registration Link:

<https://njoag.zoomgov.com/meeting/register/o4BatuTyTY6liwR7-9UbTw>

DLGS course: #17706 QPA Credits: 2 credits—Ethics

**\*\* MUST REGISTER \*\***



# Thank You!

