



# New Jersey Schools Insurance Group

## *Keeping Dollars in New Jersey Classrooms!*

### WHO WE ARE

**New Jersey Schools Insurance Group (NJSIG)**, established in 1983, is NJ's largest school board insurance group, serving over 365 BOE members. Like our schools, we are a public entity. Unlike commercial carriers, we do not operate for profit. We are here to cover our members' claims - that is what we do, and we do it well. We are member-run, governed by a Board of Trustees composed of our members' business administrators, superintendents and board members. We have a long record of strong financials year-over-year, so our members know that they can count on us when they need us.

### QUICK FACTS

- We are a public entity focused on our members, not on profits
- Our surplus return and other programs send millions of member dollars back to our schools
- Our WC rates provide significant discounts off of NJ CRIB's rates
- Regionalized risk management conferences, safety trainings, property inspections, and much more, are all included with membership
- Straightforward, user-friendly underwriting application process
- Our excellent financial record ensures strength and stability

### PUTTING MEMBERS FIRST

No one cares about our members more than we do, which is why we do not outsource our most important functions. We administer our members' claims in-house on all of our major coverage lines, taking a partnership approach to resolve claims quickly and efficiently. We also have dedicated underwriting, member services and loss control staff, to ensure that our members get the personalized attention and excellent service that they expect. We only insure NJ public schools, so our coverages are specifically tailored to meet our members' needs and evolve rapidly when those needs change.

### OUR COVERAGES

*All major coverage lines are handled in-house by a best-in-class claims team.*

- Workers' Compensation
- General Liability
- Automobile Liability
- Property
- School Leaders Errors & Omissions
- Cyber Liability
- Automobile Physical Damage
- Equipment Breakdown
- Crime
- Environmental Liability
- Supplemental Indemnity

6000 Midlantic Drive, Suite 300 North | Mount Laurel, NJ 08054  
Phone: 609-386-6060 | Off-Hours Emergency Claims: 609-369-0535  
Workers' Compensation Intake: 609-543-3377

**WWW.NJSIG.ORG**



# BENEFITS OF MEMBERSHIP

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

## Keeping Dollars in NJ Classrooms!

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

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

## APPRAISALS & INSPECTIONS

### PROPERTY VALUATION SERVICES

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

### PROPERTY & PLAYGROUND INSPECTIONS

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

### EQUIPMENT BREAKDOWN INSPECTIONS

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



## RETURNS & GRANTS

### RETURN OF SURPLUS

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

### SAFETY GRANT PROGRAM

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

## HOTLINES

### NEPHA 201-623-1223 | [nepha@cgajlaw.com](mailto:nepha@cgajlaw.com)

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

### CYBER LIABILITY 866-567-8570 | [bbr.claims@beazley.com](mailto:bbr.claims@beazley.com)

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

### EMERGENCY CRISIS MANAGEMENT 212-915-8630

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

### INCIDENT REPORTING PROGRAM

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



# Training & Services

INCLUDED WITH MEMBERSHIP

NJSIG offers a variety of both online and in-person risk management trainings. These trainings are included with NJSIG membership. To learn more or to schedule a training, email [riskcontrol@njsig.org](mailto:riskcontrol@njsig.org) or call 609-386-6060.

## Vector Solutions Online Training

[www.VectorSolutions.com](http://www.VectorSolutions.com)



- 100% school-focused trainings
- Library of over 300 courses
- Staff completion reports available on demand

### Example of K-12 Staff Training Courses Available:



**Bloodborne  
Pathogen**



**Right to Know /  
Hazard**



**Personal Protection  
Equipment**

Offers courses to satisfy almost all mandatory NJ professional development requirements.

## Additional Opportunities

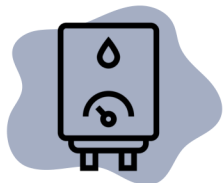
*(Included in membership)*



### Online Defensive Driving

Provided by National Safety Council  
3-year certification

Available for NJSIG auto liability and/or WC members  
Available to members who drive on behalf of district



### CHUBB Boiler Operations

Provided by CHUBB

Boiler Inspection Controls & Safety Devices  
Training programs available online and in-person  
Available for NJSIG property coverage members



### WC Claims Reporting 101 - NEW

Provided by NJSIG Member Services  
WC claims reporting guidance

Training programs available online and in-person  
Contact your Member Services Representative



March 2024



# NJSIG CYBER LIABILITY PROGRAM

In order to qualify for the significantly reduced deductibles (referenced below), each of the member's software, services/devices accessed by the perpetrator(s), & employees who unintentionally committed an act, must meet **all four** minimum cyber controls at the time of the cyber incident.



## MINIMUM CYBER CONTROLS:

  **MULTIFACTOR AUTHENTICATION**



Authentication using two or more factors. Since passwords are vulnerable to compromise and theft, requiring a user to prove their identity with both something they know and something they have enhances security.

  **ENDPOINT PROTECTION PLATFORM**

Safeguards implemented through software to protect end-user machines such as workstations and laptops against attack. Helps detect threats and protect your organization from advanced forms of malware that anti-virus software programs do not catch.

  **INFORMATION TECHNOLOGY SECURITY AWARENESS TRAINING**

Explains proper rules of behavior for the use of agency information systems and information. Teaches employees to understand vulnerabilities and threats so they are better able to avoid unsafe actions/practices that could lead to a cyber breach. Employee training must have taken place within one year of the incident and must include a simulated phishing email program.

  **SYSTEM BACKUPS**

A copy of files and programs made to facilitate recovery if necessary. A system backup protects against all forms of data loss, that could be caused by human error, physical damage, hardware failure, virus attacks, power failure, and natural disasters. Backups must be done weekly and must be air-gapped (separate from the network). Successful test recovery must have been performed within the last 6 months.

**Standard Deductible:** \$250,000

**Reduced Deductible:** \$25,000\* or \$50,000\*\*

NJSIG will reimburse cyber members up to \$225,000 of their Beazley deductible if the member met all four Minimum Cyber Controls criteria at the time of the cyber incident:

\*Revenues less than \$100K = **\$25,000 deductible (\$225K reimbursed by NJSIG).**

\*\*Revenues greater than or equal to \$100K = **\$50,000 deductible (\$200K reimbursed by NJSIG).**

*This document does not alter, amend or edit the policy forms. Refer to the policy wording for actual limits, terms, conditions, deductibles and exclusions.*