



## RISK MANAGEMENT

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## MISSION STATEMENT

Promote student achievement by optimizing the financial and human resources of our member districts through high quality risk financing and loss reduction services.

## VISION STATEMENT

Access to safety information and resources for all stakeholders through communication.

## CORE VALUES

**INTEGRITY:** We believe in doing the right thing by behaving honorably and consistently adhering to our core values.

**CUSTOMER SERVICE:** We believe in providing personalized service with a positive attitude, caring for each other, and demonstrating great enthusiasm in all we do.

**SERVANT LEADERSHIP:** We believe in serving one another respectfully, truthfully, and honestly.

**DIVERSITY AND INCLUSION:** We value and respect the opinions of our fellow team members, including ideas that are not our own.

**SAFETY:** We believe in supporting safe and healthy environments.

**OPEN COMMUNICATION TO ALL STAKEHOLDERS:** We believe in actively listening and being clear and honest in our communications.

**FISCAL RESPONSIBILITY:** We believe in our responsibility to build and preserve the organization's net assets to support safety, quality of care, and long-term stability.

## ABOUT US

In the 1980s, schools in California were faced with skyrocketing insurance premiums and could not obtain adequate coverage. California Schools Risk Management (CSRM) Joint Powers Authority was established in 1986 to meet the insurance needs of California school districts and community colleges, making it one of the oldest JPAs in California. CSRM is a **member-driven, not-for-profit**, full-service risk insurance pool providing insurance coverage, risk-financing options, cost containment programs, and loss control services to public school districts, community colleges, and non-educational public entities throughout California. Over the past 35 years, CSRM has helped its members by:

- Providing comprehensive coverages.
- Offering competitive rates.
- Providing financial security through prudent rate structures.
- Creating a forum for discussion, study and development, and implementation of risk sharing/risk management programs.
- Remaining flexible to pursue the most expeditious funding alternatives on behalf of its members considering changing market conditions; and
- Offering better control over claim costs.

# CSRM STAFF DIRECTORY

## Location Main Number

1950 S. Sunwest Lane, Suite 100  
San Bernardino, CA 92408  
Main Phone: (909) 763-4900

## Leadership Team

Chief Executive Officer	Javier Gonzales	<a href="mailto:jgonzales@csjpa.org">jgonzales@csjpa.org</a>
Chief Financial Officer	Yolanda Comer	<a href="mailto:ycomer@cjpa.org">ycomer@cjpa.org</a>
Safety & Loss Control Manager	Julie Leggin	<a href="mailto:jleggin@csjpa.org">jleggin@csjpa.org</a>
Claims Services Manager	Sandy Avina	<a href="mailto:savina@csjpa.org">savina@csjpa.org</a>
Administrative Services Manager	Melissa Hernandez	<a href="mailto:mhernandez@csjpa.org">mhernandez@csjpa.org</a>

## Administration Team

Administrative Services Assistant	Teresa Saenz	<a href="mailto:tsaenz@csjpa.org">tsaenz@csjpa.org</a>
Multimedia Designer	Yulin Karaiscos	<a href="mailto:ykaraiscos@csjpa.org">ykaraiscos@csjpa.org</a>
Office Specialist	Vacant	
Training Manager	Kimberly Escandon	<a href="mailto:kescondon@csjpa.org">kescondon@csjpa.org</a>

## Claims Services Team

Claims Manager	Ed Lee	<a href="mailto:elee@csjpa.org">elee@csjpa.org</a>
Workers' Compensation Manager	Sherri Williams	<a href="mailto:swilliams@csjpa.org">swilliams@csjpa.org</a>
Workers' Compensation Manager	Jennifer Collins	<a href="mailto:jcollins@csjpa.org">jcollins@csjpa.org</a>
Claims Specialist	Lucia Garcia	<a href="mailto:lgarcia@csjpa.org">lgarcia@csjpa.org</a>

## Finance Team

Finance Manager	Kandy Delgado	<a href="mailto:kdelgado@csjpa.org">kdelgado@csjpa.org</a>
Finance Specialist	Sofia Alba	<a href="mailto:salba@csjpa.org">salba@csjpa.org</a>

## Safety and Loss Control

Risk Manager II	Kennedy Vu	<a href="mailto:kvu@csjpa.org">kvu@csjpa.org</a>
Risk Manager II	Mary Ann Boice Ceja	<a href="mailto:mboiceceja@csjpa.org">mboiceceja@csjpa.org</a>
Risk Manager II	Vacant	
Risk Manager I	Felipe Garcia	<a href="mailto:fgarcia@csjpa.org">fgarcia@csjpa.org</a>

# PROGRAMS

## PROGRAM OVERVIEW

The Property and Liability programs are two separate programs provided together to provide optimal coverage. Both programs use Self-Insured Retentions (SIR) to reduce premiums and loss ratios. We provide our members with an outstanding combination of broad coverages and competitive pricing. We leverage our size and long-standing partner relationships (broker, insurers, third-party administrators, attorneys) and safety and loss control services to provide stable, comprehensive, and competitive programs designed specifically for public entities.

Each Member is assigned a dedicated CSRM Risk Manager to assist with identifying loss exposures and the development and implementation of safety and loss control measures to prevent or mitigate losses. Members are also assigned a dedicated CSRM Claims Manager to help them manage their claims by advocating for them, providing program oversight, working with adjusters and defense attorneys behind the scenes, and assist specific to their needs.

The help with loss prevention, Members may elect to set aside funds to be used as Safety Credits or apply for Grants funded by CSRM for use on eligible student safety and loss control products, programs, and services.

## PROPERTY PROGRAM

Through pooling, CSRM can create a stable, comprehensive, competitive program designed specifically for public entities. The all-risk Property Program offers comprehensive "peace of mind" coverage for physical assets, i.e., buildings and building contents, including Electronic Data Processing Equipment (EDP), pollution, flooding, and course of construction. Coverage includes repair or replacement for real and personal property. Members also have the option to purchase earthquake coverage.

## LIABILITY PROGRAM

The General Liability Program provides a wide range of coverages, including employment practice lawsuits, wrongful termination, discrimination, bodily injuries, and sexual abuse and molestation. Additional coverage under our Memorandum of Coverage (MOC) includes a sublimit for Communicable Disease, Injunctive Relief, and Title IX matters.

## SCHOOLS EXCESS LIABILITY FUND (SELF) JPA PARTNERSHIP

CSRM provides Members with a quote for excess liability and collects the contribution on behalf of Schools Excess Liability Fund JPA (SELF). As an independent JPA, SELF has enjoyed a successful working relationship with the Members of CSRM for 30-plus years. The partnership between the two JPAs provides a seamless corridor of active participation on the executive committee(s) and the board of directors. Although the members of CSRM prefer to participate with SELF, the choice for any Member to join with the SELF JPA for excess liability is optional.

## WORKERS' COMPENSATION

As of July 1, 2018, the CSRM Workers' Compensation program is self-insured with statutory excess coverage. Being self-insured allows us to be innovative and customize the program to return injured employees to a healthy state. The Workers' Compensation program offers a choice of a Third-Party Administrator (TPA), access to a 24/7 nurse triage hotline, a Medical Provider Network (MPN), a Pharmacy Benefit Management (PBM) program, and access to a return-to-work program.

For the most up to date information, visit [www.csjpa.org](http://www.csjpa.org)

## PROPERTY & LIABILITY PROGRAM

## PROGRAM STRUCTURE 2022-2023

The Program Structure refers to retained and transferred layers of coverage and the responsible party within each layer. The CSRM Program Structure can also be found at [www.csjpa.org](http://www.csjpa.org) under the Member Resources.

Members are provided with deductible options for each program coverage to meet their needs.

**2022-2023 PROGRAM YEAR**

PROPERTY		LIABILITY	
\$600,000,000	<b>PRISM</b> <b>\$599,925,000</b> <b>Excess of \$75,000</b> <b>CSRM Self-Insured Retention</b> <b>(Reinsurance)</b>	<b>Schools Excess Liability Fund</b> <b>(SELF)</b> <b>\$50,000,000 Excess of \$5,000,000</b>	\$ 55,000,000
		<b>PRISM</b> <b>\$4,000,000</b> <b>Excess of \$1,000,000</b> <b>CSRM Self-Insured Retention</b>	\$ 5,000,000
\$75,000		<b>CSRM JPA</b> <b>Self-Insured Retention</b>	\$ 1,000,000
\$#,###	<b>Member Deductible</b>	<b>Member Deductible</b>	<b>\$#,###</b>

# PROPERTY AND LIABILITY PROGRAM

We consider the early formulation and careful management of a thoughtful resolution plan an essential step in successfully resolving claims. Recognizing that most claims and lawsuits are resolved by settlement, we stress early analysis and evaluation, leading to a well-defined and articulated strategy that carefully analyzes alternative ways of resolving disputes. Members are assigned a dedicated CSRM Claims Manager to assist and advocate for Members, provide claim oversight, and assist in the resolution of claims.

## PROPERTY PROGRAM

The Property Program covers "All Risk" perils affecting real and personal property from flood (included automatically) to earthquake (optional). Below you will find a listing of additional coverages provided under this program.

### PROPERTY COVERAGES

- **Automobile:** The JPA self-insured program for auto physical damage provides coverage for damage to vehicles owned, leased, or borrowed by the District for District use, including, but not limited to, school buses, rented buses or vans for sporting events, and small watercraft under 26 feet. **To add a new vehicle, send the VIN, year, make, model, and the price paid (\$) of the vehicle to the CSRM Risk Manager I.**
- **Business Interruption:** This includes loss of rental income including revenue bond payments, as scheduled.
- **Boiler, Machinery, and Pressurized Vessels:** The Hartford Steam Boiler Inspection and Insurance Company pays for direct property loss (including the cost to repair or replace damaged equipment), extra expense losses when a breakdown causes business interruption, and the loss value of spoiled products/materials. Insured equipment includes boilers and pressure vessels, AC/refrigeration systems, communication equipment, mechanical equipment, and electrical equipment.

**To have your equipment inspected and certified call 1-800-333-4677.**

- **Course of Construction (COC) or Builder's Risk Insurance:** Protects members from the devastating impact of fires, floods, vandalism, theft, and other unwelcome accidents to a construction project.
- **Drones (unmanned aircraft system):** Coverage for drones is provided while in storage or in transit – not while in flight. Additional drone coverage is provided under the liability program.
- **Electronic Data Processing (EDP):** Provides members with comprehensive electronic information and security liability coverage including, but not limited to, information security and privacy liability, privacy notification costs, regulatory defense and penalties, website media content liability, cyber extortion, and first party data protection.
- **Fine Arts (unscheduled):** Covers loss or damage to fine arts, which are the property of the covered party or the property of others in the custody or control of the covered party while on exhibition or otherwise within the limits of the Continental United States and Canada as a direct result of physical loss or damage by a peril not excluded by the MOC.

**To secure coverage for scheduled fine art, please contact your CSRM Risk Manager.**

## OPTIONAL PROPERTY COVERAGES

### EARTHQUAKE

We work with our broker to provide our Members with Earthquake coverage. **For a quote on Earthquake coverage please contact your CSRSM Risk Manager.**

### OWNER CONTROLLED INSURANCE PROGRAMS (OCIP)

Wrap-Up or Owner Insured Insurance Programs (OCIP) is an increasingly popular risk management technique that is under-utilized by school districts and community colleges on their construction projects. At CSRSM, we have partnered with the leading global provider of risk management, insurance and reinsurance brokerage, and outsourcing services.

We encourage your District to participate in this optional insurance risk program so you can have greater control over total construction costs while enhancing overall project safety. An OCIP policy consolidates insurance coverage for multiple general contractors and subcontractors working on a single project into one program that is negotiated, purchased, and managed by a single sponsor.

CSRSM Construction OCIP provides a broad range of project-related insurance coverage. In addition, through the broker, CSRSM offers services specifically tailored for our members, including:

- Feasibility studies
- Program design
- Program administration
- Training and product orientation
- Risk control
- Claims administration

**To inquire about the OCIP, contact your CSRSM Risk Manager**

### UNDERGROUND AND ABOVE GROUND STORAGE TANKS

We strongly encourage our members to enroll in the underground storage tank coverage. For a quote and how to register, please email **Yolanda Comer** at [ycomer@csjpa.org](mailto:ycomer@csjpa.org) with your name, address, telephone number, email address, and total number of facilities with underground and above ground storage tanks that you would like to have covered under the policy.

## PROPERTY PROTOCOLS/SERVICES

1. **Course of Construction (COC):** Members must report construction projects to CSRSM prior to the project beginning to ensure they are covered.
2. **Property Evaluation Change (Add/Deletion):** Notify CSRSM of building additions or deletions within **30 calendar days** of change to ensure your property schedule is current and correct.
3. **Property Schedules:** Members are required to review their schedule of properties annually for accuracy, provide updates on buildings under construction, and identify vacant buildings.
4. **Real Property Appraisals:** As a service to our Members, appraisals are conducted every five (5) years at no cost to the Member. At the conclusion of the appraisal Members are provided with the appraisal report.

5. **Water Intrusion:** CSRM Risk Managers work with districts to complete and maintain a water intrusion plan and conduct regular building inspections to prevent or reduce exposure to potential floods or water leaks. Should leaks or flooding occur, the water intrusion plan details excess water removal, proper dehumidification, and cleaning or removing any mold.
6. **Vacant Buildings:** Members must register vacant buildings with CSRM annually. CSRM Risk Managers will conduct an initial inspection with District personnel and assist with annual follow-up inspections for all member districts with registered vacant buildings or school sites. Vacant buildings and school sites are covered for physical loss or damage, including flooding.

## LIABILITY PROGRAM

The General Liability Program provides a wide range of coverages, including, but not limited to, employment practice lawsuits, wrongful termination, discrimination, bodily injuries, and childhood sexual assault (CSA). CSRM staff works with Members to identify potential risks and analyze past claim trends to address health and safety concerns of students, staff, and community.

### CLAIMS-MADE - CSA (CHILDHOOD SEXUAL ASSAULT)

**Effective July 1, 2021**, CSRM moved to **Claims-Made** coverage for CSA (Childhood Sexual Assault). Members must report in writing any possible or known CSA claims **within 60 days** when any of the following occur:

- An arrest or criminal complaint filed against any Covered Individual with charges relating to Childhood Sexual Assault.
- An investigation being conducted by a Covered Participant or by any governmental agency due to allegations of Childhood Sexual Assault against a Covered Individual.
- A verbal or written disciplinary action taken against, or any paid or unpaid administrative leave, enforced against any Covered Individual due to allegations of Childhood Sexual Assault.
- Any matter involving a Covered Individual that is or should have been reported to the California Commission on Teacher Credentialing (CTC) according to CTC requirements.

### UNIQUE LIABILITY COVERAGES

**Communicable Disease:** To defend against claims of Member negligence related to communicable disease, CSRM provides an aggregate of \$50,000 (\$25,000 for each claim) for defense fees and costs.

**Drones (Unmanned Aerial Vehicle (UAV)):** In addition to the coverage provided under the Property Program, liability coverage is provided for UAV's under the control and operation of a covered Member as defined in the Memorandum of Coverage.

**Injunctive Relief:** \$40,000 sublimit, for each claim, for injunctive relief defense fees and costs.

## SPECIALTY COVERAGES

- **Alliant Deadly Weapon Response Program (ADWRP):** Provides coverage for an event occurring at a location appearing on the Member's Property Schedule of Values where a weapon has been used or brandished. Coverage provides for property damage, business interruption, crisis management, funeral expenses, counseling services, demolition and clearance, and memorialization. Events greater than 499 people outside of a member's property are not covered without pre-approval from the JPA.
- **Fiduciary Crime:** Coverage for employee theft, forgery, or alteration, inside the premises – robbery or safe, burglary of other property, outside the premises, computer fraud, funds transfer fraud, money orders and counterfeit money, credit, debit and or charge card forgery.

**Associated Student Body (ASB) not covered unless operated by the Member. Members may purchase coverage for Clubs and Booster Clubs.**

- **Pollution:** This environmental group program provides coverage for bodily injury, property damage, and cleanup costs caused by pollution conditions. All locations owned, leased, operated, or managed by the Member are entitled to cleanup due to pollution (including streets, roads, and sanitary sewer lines).

## SPECIALTY PROGRAMS

### SUPPLEMENTAL STUDENT MEDICAL PAYMENT PROGRAM

A hardship program designed for families of students who sustained a minor injury while at school or on a school sponsored trip. This is subject to eligibility, a signed release of liability, and exclusions.

**Contact your CSRM Risk Manager or Claims Manager for additional information.**

### RATE SAVER CLAIMS PROGRAM

The CSRM designed Rate Saver Claims Program helps to stabilize or reduce the Member's experience modification calculation by keeping losses off the Member's loss run. Non litigated, EDP, general liability and auto claims that fall within a Member's deductible are eligible. Carl Warren will manage and resolve liability and auto physical damage claims within the Members' deductible to keep them off the Members' loss run helping to manage experience modifications. **This program does not apply to property losses.**

**Contact your CSRM Risk Manager or Claims Manager for additional information.**

# WORKERS' COMPENSATION

We believe Workers' Compensation benefits should be administered with empathy and common sense and in accordance with the law to ensure injured employees receive the treatment they need so they can return to a healthy state. Members are assigned a dedicated CSRM Workers' Compensation Manager to assist Members with their Workers' Compensation program and provide oversight of the claims and vendor partners.

**Workers' Compensation forms may be found on the CSRM website under Forms & Resources or by going to <https://www.csjpa.org/forms-resources>.**

## WORKERS' COMPENSATION SERVICES INCLUDE:

- Accommodation Meeting Assistance
- Audits
- Claim System Access
- Defense Attorney Panel
- Dedicated Claims Manager, JPA
- Enhanced Utilization Review Approvals
- Ergonomic Assessments
- Eyres Law Group
- Investigator Panel
- ISO Search
- Legal Claims Reviews
- Lien Resolution Service
- Medical Provider Network
- Medicare Reporting and Compliance
- Nurse Case Management Panel
- Nurse Triage/Claim Reporting Hotline
- Onsite/In-person training
- Pharmacy Benefits Management Program
- Prescription Addiction Management
- Quarterly File Reviews
- Resolution Assistance
- Return to Work Program
- Safety and Loss Control Services
- Strategic Claim Roundtable Discussions
- Structured Settlements
- Subrogation Recovery Services
- Workers' Comp Focus Group Trainings
- Workers' Compensation Legal Hotline

# LOSS CONTROL SERVICES

Loss Control Services includes consultation and loss control mitigation services which are available to those Members participating in our Property and Liability Programs. CSRM does not charge for consultations or loss control services and support from our staff.

Loss control services are designed around three areas: empowerment, support, and consultation. We believe in empowering our members by providing the necessary support to reduce property and liability claims through a variety of innovative tools. Our team assists Members in maintaining a safe school environment through a series of assessments, inspections, surveys, and site-specific reports, as necessary.

## EDUCATION AND TRAINING

- **Cal/OSHA Programs for Public Schools:** Development, implementation, and conduction of required trainings by Cal OSHA.
- **Focus Groups:** Focus groups are designed to aid the Member pertaining to loss control and provide an opportunity for engagement. We have regular meetings in a group setting with our members to address issues and concerns.
- **Legislative Reviews:** CSRM participates in the California Association of Joint Powers Authorities (CAJPA) Legislative Committee and keeps its members abreast of new laws and regulations that affect them.
- **Risk Management Roundtable:** The Risk Management Roundtable was created to bring Members together to address issues and concerns, share information, and collaborate. Meetings are held quarterly or when there is an emerging issue or urgent topic, i.e., upcoming legislative change.
- **The Learning Institute (TLI):** CSRM provides online, and in-person education related to safety, human resources, employment liability, health and wellness, and claims. Online trainings are recorded and available to Members on the CSRM website. **For in-person training, please contact your CSRM Risk Manager.**
- **VectorSolutions and VectorSolutions Learning Management System (LMS):** Members have access to web-based training platforms that provide “anytime, anywhere” access to quality, cost-effective, courses in a wide range of risk management topics, as well as general business needs. **This platform includes additional features such as: a compliance tracking component, an events and credentials manager, data analytic capabilities, and file center functions.**

**Everfi:** Web-based training platform with training specific to Community Colleges.

## ONSITE SERVICES/SAFETY

- **Cabinet and Board Presentations:** Collaboration with member stakeholders delivering a high-level overview of risk management which demonstrates member engagement and cost reduction/avoidance for the benefit of their cabinet and board.
- **Cal/OSHA Injury Illness Prevention Program (IIPP) Compliance Development & Review:** Assistance with all required Cal OSHA programs, including development, training, and assessment.
- **Emergency Operations Plan Onsite Review** – CSRM Risk Managers will review your emergency operations plan, drills, and set annual evaluation protocols
- **Ergonomic Assessments:** to ensure a safe work environment and reduce musculoskeletal disorders

- **Indoor Air Quality Testing:** One of the tools used to measure indoor air quality in classrooms and offices
- **Playground Inspections:** Ensuring compliance with ASTM standards.
- **Risk Management Action Plans:** After initial consultation, JPA staff will map out a realistic action plan of prioritized items, at no additional cost
- **Safety Audits:** A structured process of collecting data for corrective action on the effectiveness of the district's site safety plan, or specific site issue.
- **Safety Committee Support:** The purpose of a Safety Committee is to regularly bring together employers and employees in a cooperative effort to communicate and promote occupational safety and health in the workplace. Risk Managers regularly participate in Member safety committees.
- **Site Safety Surveys:** The first step used to identify comprehensive hazards around the campus.
- **Vacant Building Protocols:** Protocols to help districts maintain safe buildings or school campuses no longer being occupied.

## RISK SERVICES

CSRM believes in supporting all its members with additional Risk Services designed to assist in daily operations regardless of the programs in which they are enrolled. Our services provide internal and outsourced solutions to meet the administrative and HR needs of every member district.

- **Auto and Bus Evidence of Insurance** – Proof of Insurance Cards available for the Member for placement in each district vehicle
- **Certificates of Insurance (COI):** The JPA will provide COIs upon request and annually to vendors the Member may be working with. Requests can be made via the CSRM website at [csjpa.org](https://csjpa.org).
- **Contract Evaluation: Members can access an attorney who will review and assess a vendor or contractor's general liability contracts before they are signed.**
- **Crisis Incident Management – (Mainstream Unlimited):** When unplanned circumstances threaten public perception of your district, CSRM can assist through Mainstream Unlimited's expertise. Mainstream Unlimited specializes in decreasing potential damage and mitigating continued risk through successful crisis management. They help districts return to normal operations quickly through direct engagement, strategic counsel, message development, and media relations.
- **DMV Pull Notice:** This service gives the ability to the Member to monitor employees that drive district vehicles or who drive personally owned vehicles (i.e., itinerants) for school business. Requests can be made via the CSRM website at [csjpa.org](https://csjpa.org).
- **Kevlar Sleeves:** For the prevention of scratching and biting injuries sustained in Special Education classroom environments.
- **SDS Online:** A web-based program to access your District's Safety Data Sheets (SDS) on demand. This is part of your Hazard Communication Program's chemical management system and your Injury Illness Prevention Program compliance solution provided by the JPA.
- **Risk Transfer Document Review:** A review of field trip waivers, special events details, other documents, etc. used for risk avoidance.

# PROGRAM RESOURCES

## WEBSITE

The California Schools JPA's website can be found at <https://www.csjpa.org>. The website provides Members with access:

- Best practices
- Board agendas
- Certificate of Insurance Requests
- DMV Pulls
- Forms
- Recorded trainings
- Sample policies
- Sexual abuse and molestation prevention and mitigation resources

## CSRM COMMUNITY

The CSRM Community is an app for members to use to collaborate with each other, ask questions, and have access to resources.

## CLAIMS ADMINISTRATORS

- **Property and Liability:**
  - Carl Warren & Co
- **Workers' Compensation:**
  - Sedgwick
  - Tristar Risk

## CLAIM SYSTEM ACCESS

All the third-party claim administrators we partner with provide Members with access to the web-based electronic claims management systems. The claim systems provide members with access to claim notes, the ability to run reports and dashboards that provide an up-to-date snapshot of injury and loss trends providing Members the tools manage their programs. **For access, email Lucia Garcia at [lgarcia@csjpa.org](mailto:lgarcia@csjpa.org).**

## HUMAN RESOURCES SUPPORT

- **HUMAN RESOURCE HELPLINE – ZYWAVE:** The CSRM HR Helpline, provided through our partnership with Zywave helps members with HR-related issues we all face on a regular basis and helps the pool to avoid costly litigation that impacts all Members. It does not replace the Members' legal resources. Members have access to the Zywave website and access additional HR resources, articles, and best practices.

### How to Enroll

Each Member is provided with two logins. Identify up to two contacts that will have access from your organization. Email your contact's name, title, e-mail address, phone number, and fax number to the CSRM Risk Manager I, Felipe Garcia at [fgarcia@csjpa.org](mailto:fgarcia@csjpa.org).

- **THE EYRES LAW GROUP:** Provides Members with unlimited access to an attorney skilled in employment law to address Human Resource questions related to return-to-work, modified duty, FEHA (the Fair Employment and Housing Act) and ADA (Americans with Disabilities Act) compliance, and discipline and termination decisions relative to workers' comp claimant matters.

#### **How to Enroll – Contact your CSRM Risk Manager**

NOTE: Once enrolled, Members may contact Patricia Eyres via email at [PEyres@eyreslaw.com](mailto:PEyres@eyreslaw.com) or by phone at (602) 448-4051.

## **PROPERTY AND LIABILITY RESOURCES**

- **Bully Prevention:** Community Matters provides programs and services to help Members prevent and reduce bullying through its Safe Schools Ambassadors program. This program equips socially influential students with the tools to identify and help mediate to prevent bullying.
- **Crisis Incident Management:** Mainstream Unlimited specializes in decreasing potential damage and mitigating continued risk through successful crisis management. Crisis management services include Situation Assessment, Media Consulting, Public Announcements, Deployment of Outside Resources to Member Site.

Members are covered up to \$50,000 per incident contingent upon pre-approval. Any costs exceeding \$50,000 are payable by the Member. Members may use Safety Credits and or Grant Funds for costs exceeding \$50,000. **Contact your CSRM Risk Manager for additional details and or approval.**

- **Free 5:** A five-minute phone chat with one of the JPA attorneys on general liability matters to prevent a possible claim. Particularly useful to avoid second-guessing and to ensure that the decisions being considered by the Member are not going to lead them into litigation.
- **NASDTEC (National Association of State Directors of Teacher Education and Certification)** is funded by CSRM a resource for members to screen certificated staff and applicants. The NASDTEC Clearinghouse allows members to check employees and candidates for prior investigations, credentialing holds or concerns that may not have resulted in convictions, even in other states.
- **VoiceUp!** is a program from Community Matters and is fully funded by CSRM to encourage our Members to enroll in the VoiceUp program. The VoiceUp! Training is designed to support schools and districts in their efforts to:
  1. Educate school staff, students, and parents on ways to protect students from sexual abuse, molestation, and harassment.
  2. Empower students to protect themselves and their friends including how to identify, prevent and get help.
  3. Guide parents with tools and resources that support open communication and building trusting parent-child connection.

Additional information about VoiceUp! can be found on their website <https://community-matters.org/programs-services/voice-up-sexual-abuse-molestation-prevention/>. To schedule an introductory meeting with VoiceUp! please contact your CSRM Risk Manager.

- **WeTip:** CSRM believes in keeping students and staff safe. Tips are vital to risk management for reducing liability, preventing loss & abuse, and deterring crime. As a Member of CSRM you have access to WeTip which provides safe and anonymous reporting hotline available 24 hours a day 7 days a week, online reporting, and promotional materials. Additional services are available for a fee. For additional information, please contact your CSRM Risk Manager.

## **INCIDENT RESPONSE AND REPORTING**

## Deadly Weapon / Active Shooter Response

### IMMEDIATELY CALL 911

- Activate the Emergency Operation Center (EOC) and/or Emergency Operations Plan
- Initiate internal communication with staff (emergency communication)
- Contact (860) 677-3790 to initiate Deadly Weapons Response coverage (which is the Beazley Event Responder line) operated 24/7/365 by CrisisRisk Strategies, LLC.
- Email Beazley at [DWPclaims@beazley.com](mailto:DWPclaims@beazley.com)
- Contact CSRM JPA and Alliant
- Your Public Information Officer (PIO) should work with law enforcement to prepare communications with the public
- If your organization does not have a PIO, CSRM offers services through Mainstream Unlimited. Contact your CSRM risk manager for approval.
- Arrange for Student Crisis Counseling
- Offer Employee Assistance Program (EAP) services to employees.
- If your organization does not have an EAP program, please notify your CSRM risk manager. They will authorize EAP services related to this incident free of charge through CSEBA.

## Auto Claim Reporting

Member must **date stamp** all claims when received.

### Report Claim Via Email Within 24 Hours

Report by email to [CSRMClaims@carlwarren.com](mailto:CSRMClaims@carlwarren.com)

#### Copy:

Jeff Peters, Claim Adjuster

Phone: (657) 622-4235

Email: [jpeters@carlwarren.com](mailto:jpeters@carlwarren.com)

Ed Lee, CSRM Claims Manager

Phone: (909) 763-4902

Email: [elee@csjpa.org](mailto:elee@csjpa.org)

### Provide the Following When Reporting

- Auto Accident Report<sup>1</sup>
- Complete description of vehicle
- Year, make, model and color
- Videos or photos, if taken
- License plate number and vin number
- Description of damaged area
- Vehicle location for inspection
- Obtain Police report, when possible

**\* \$1,000 deductible applicable to all vehicles**

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<sup>1</sup> [Auto Accident Report](#)

## Fatality or Serious Injury OSHA Reporting

California Occupational Safety Health Administration (Cal OSHA) requires employers to report all fatalities and severe work-related injuries, defined as an amputation, serious degree of permanent disfigurement, loss of an eye, or inpatient hospitalization, regardless of length of time, for other than medical observation or diagnostic testing.

1. **IMMEDIATELY REPORT (within 8 hours)** by telephone or email (until online reporting is available) to the nearest OSHA District Office. **Do not delay the report. Missing information can be provided upon receipt.**

a. **Information to Provide When Reporting:**

1. Time and date of accident.
  2. Employer's name, address, and telephone number.
  3. Name and job title, or badge number of person reporting the accident.
  4. Address of site of accident or event.
  5. Name of person to contact at site of accident.
  6. Name and address of injured employee(s).
  7. Nature of injury.
  8. Location where injured employee(s) was (were) moved to.
  9. List and identity of other law enforcement agencies present at the site of accident.
  10. Description of accident and whether the accident scene or instrumentality has been altered.
2. **When reporting by email, email the information above (1.a) to:** [caloshaaccidentreport@tel-us.com](mailto:caloshaaccidentreport@tel-us.com).
  3. **When reporting by phone, report the information above (1.a) to your OSHA District Office:**

**San Bernardino**

**Phone: (909) 383-4321**

464 West 4th Street, Ste 332  
San Bernardino, 92401

**Bakersfield**

**Phone: (661) 588-6400**

7718 Meany Avenue  
Bakersfield, 93308

**Monrovia**

**Phone: (626) 239-0369**

800 Royal Oaks Drive, Ste 105  
Monrovia, 91016

4. Record the report number provided by the OSHA agent as proof the report was made.
5. Report the incident to your Workers' Compensation third-party administrator and request a nurse case manager be assigned.
6. Notify your CSRM Risk and Workers' Compensation Claims Managers.

## Fatality

Employers **SHALL** report all employee deaths **regardless of cause** to the administrative director unless the employer has knowledge that the deceased had a **surviving minor child**, (title 8, chapter 4.5, section 9900).

1. If there are no known surviving minor child, complete form DIA 510 (see attached) **within 60 days** of knowledge and send the original to:

State of California Department of Industrial Relations  
Division of Workers' Compensation  
P.O. Box 422400 San Francisco, CA 94142.

2. Send a copy of form DIA 510 to your Workers' Compensation third-party administrator and maintain a copy for your records. DIA 510.

## Liability Claim Reporting

- Member must **date stamp** all claims when received

## Report Claim Via Email Within 24 Hours

Report by email to [CSRMCclaims@carlwarren.com](mailto:CSRMCclaims@carlwarren.com)

Copy:

Diane Allen, Claim Adjuster	Phone: (858) 376-3146	Email: <a href="mailto:dallen@carlwarren.com">dallen@carlwarren.com</a>
Jeff Peters, Claim Adjuster	Phone: (657) 622-4235	Email: <a href="mailto:jpeters@carlwarren.com">jpeters@carlwarren.com</a>
Ed Lee, CSRM Claims Manager	Phone: (909) 763-4902	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>

### For Childhood Sexual Assault Claims Copy:

Sandy Avina, Claims Services Manager	Phone: (951)505-7731	Email: <a href="mailto:savina@csjpa.org">savina@csjpa.org</a>
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## Provide the Following When Reporting

Any information related to the claim to include, but not limited to:

- Incident investigation
- Witness statement(s)
- Video/photos

## Claim Administration – Carl Warren & Co.

Claim adjuster will:

- Contact member to gather information and make recommendations to prevent spoilage of evidence.
- Report to reinsurance/excess carriers, as necessary
- Identify liability issues and evaluate damages
- Strategize with Member and CSRM on settlement vs. litigation
- Issue initial report by day 45

## Property Loss Reporting

- Member must **date stamp** all claims when received

### Report Claim Via Email Within 24 Hours

Report by email to [CSRMCclaims@carlwarren.com](mailto:CSRMCclaims@carlwarren.com)

Copy:

Neil Butterbaugh, Claim Adjuster	Phone: (657) 622-4235	Email: <a href="mailto:Neil@crstpa.com">Neil@crstpa.com</a>
Ed Lee, CSRM Claims Manager	Phone: (909) 763-4902	Email: <a href="mailto:elee@csjpa.org">elee@csjpa.org</a>

## Information and Claim Administration

### Real Property

- Adjuster will contact district to discuss loss
- Adjuster will contact vendor to inspect, remediate, and provide restoration scope/evaluation
- Member to track/record expenses incurred for cleanup, i.e., overtime.

### Contents

- Inventory all damaged items ASAP
- Provide copies of all asset sheets
- Provide copy of original Purchase Order (PO)/invoice to determine replacement cost value (RCV) payment
- Member to track/record expenses incurred for cleanup, i.e., overtime.

**Electronic Data Processing (EDP)** Covers theft of EDP from Member's premises.

- Member to obtain a copy of police report and send to claim adjuster
- Provide copy of original Purchase Order (PO)/invoice to determine replacement cost value (RCV) payment

### Theft or Vandalism

- Member to obtain a copy of police report and send to claim adjuster
- Claim adjuster will contact vendor if there are hard damages to the building

## Restoration Vendors

### All County

1375 N. McCan Street  
Anaheim, CA 92806  
**Contact:** Joe Rojas  
**Phone:** (866) 839-8049  
**Email:** [jrojas@allcounty.us](mailto:jrojas@allcounty.us)

### Padgett's Restoration

535 New Jersey St.  
Redlands, CA 92373  
**Contact:** Tim Padgett  
**Phone:** (909) 307-2769  
**Email:** [tim@trustpadgetts.com](mailto:tim@trustpadgetts.com)

## Student or Visitor Injury

### When an Injury Accident Occurs:

- **IMMEDIATELY CALL 911 THERE IS THREAT TO LIFE OR LIMB OR LOSS OF CONSCIOUSNESS**

### Assess the Situation:

- Examine the scene of the accident to assure if it safe to approach.
- Ask if medical treatment is needed. Call 911, if necessary.
- Identify number of people injured.

### Control the scene:

- Keep crowds away from the accident scene so emergency officials can get to the injured person.

### First Aid:

- Administer first aid to victim(s), if you qualified, or find someone who is.
- Do not move the injured person, unless they can be moved without future injury or not doing so leaves them in danger.

### Communicate:

- Notify site administrator.
- Direct someone to assist emergency crews in gaining access to the accident site.
- Internal communications should only be factual.

### Secure the Scene:

- Tape off or block area to prevent additional injuries, if needed.
- Secure any equipment or furniture that may have caused the injury/accident.

### Accident Report (Required):

- Complete your district's accident/incident report.
- Documentation should be factual. Do not insert opinions, assign blame, or imply causation.
- Notify your CSRM Risk Manager if medical treatment was needed.

### Responding to Inquiries

- Listen.
- Do not over share.
- Do not accept responsibility for the incident, assign or imply blame
- Empathize vs Apologize.
  - Empathy – is appropriate following an accident, e.g., "I am sorry you injured yourself."
    - May apologize for the impact of the incident, but not causation
  - Apology – is accepting blame and may be premature as causation may not yet be confirmed.
- Only respond with facts.
- Do not provide a copy of the accident/incident report.

## Workers' Compensation Claim Reporting

**EMERGENCY IMMEDIATELY CALL: 911**  
**SERIOUS INJURIES ARE TO BE REPORTED TO OSHA WITHIN 8 HOURS**

### 1. REPORT THE INJURY

- Call and report the incident with the employee to Company Nurse at (888) 375-0280
- Company Nurse will refer the employee to a clinic

### 2. PROVIDE EMPLOYEE WITH:

- ☐ DWC-1 (Employee Claim Form) within ONE working day of knowledge of injury, ONLY if seeking treatment
  - Send DWC-1 to employee via first class mail within 24 hours of injury if not able to do so in person
  - Fill out the bottom half of the form. Employee to fill out top half of form
  - When DWC -1 is returned complete #14 [date Returned]
  - Provide a copy of the completed DWC-1, to the employee. Retain a copy for your records
- ☐ Medical Provider Network Pamphlet (English or Spanish)
- ☐ Temporary Prescription Form (English or Spanish)
- ☐ Information for Injured Workers (CSRM WC 103)
- ☐ Employee Satisfaction Survey (CSRM WC 104)
- ☐ Workers' Compensation Acknowledgement Form (CSRM WC 105)

### 3. HAVE EMPLOYEE COMPLETE

- ☐ Employee Report of Incident (CSRM WC 101)
  - a. Retain a copy for your records

### 4. SUPERVISOR IS TO:

- ☐ **Complete Supervisor's Incident Investigation Report (CSRM WC 102)**
  - a. Send original to your Workers' Compensation Coordinator
  - b. Retain copy for your records
- ☐ **Investigate the accident and address any problems**
  - DO NOT discard equipment or furnishings that caused injury
  - Correct any immediate hazards to prevent further injuries
  - Remove the equipment from service
  - Tag the equipment for identification and take photos, if possible
  - If caused by third-party, obtain contact information and insurance information, if applicable
- ☐ **Have Witnesses complete statements**
  - a. Send original to Workers' Compensation Coordinator
  - b. Retain copy for your records

### 5. Employer's Workers' Compensation coordinator to:

- ☐ Complete the Employer's Report of Occupational Injury or Illness (Form 5020) within FIVE working days and send to the claims administrator

### IF THE EMPLOYEE IS NOT SEEKING TREATMENT:

1. Call and report the incident with the employee to Company Nurse (888) 375-0280
2. DO NOT provide the employee with a DWC-1 (Employee Claim Form)
3. Complete the *Declination of Treatment Packet*
4. If, later, the employee requests treatment related to this incident, complete steps 1-4 above within ONE working day