



## **Browning School District #9**

### **FY18 Property & Liability Insurance Renewal**

Please find enclosed the below listed documents

- ✓ Cover Letter
- ✓ Binder of Coverage Confirmation Letter
- ✓ FY18 Invoice-**Premiums are due by 7/15/2017**
- ✓ MSGIA Membership Testimonials
- ✓ MSGIA Coverage & Service Highlights
- ✓ MSGIA Coverage Summary
- ✓ MSGIA Memorandum of Coverage Declarations
- ✓ MSGIA Special Events Coverage
- ✓ MSGIA Storage Tank Coverage
- ✓ SafeSchools.com On-Line Training Courses
- ✓ MSGIA Property & Liability Claim Reporting
- ✓ MSGIA Pre-Approved Defense Attorney List
- ✓ Vehicle ID Cards
- ✓ Property and Auto Schedules (*please review for accuracy*)



May 1, 2017

Stacy Edwards  
Browning School District #9  
PO Box 610  
Browning, Montana 59417

RE: MSGIA Self-Insured Property and Liability Proposal

Dear Stacy and School Board Members,

I am pleased to present for you the MSGIA self-insured Property and Liability renewal effective July 1, 2017. Thank you for your continued support of MSGIA's School Leaders Insurance Pool. You are part of a growing movement of 147 elementary and high school district members with more interested school districts joining each year. The overall MSGIA membership expands beyond 400 elementary and high school districts.

MSGIA has been assisting school districts with self-insured coverage solutions since 1989, 28 years! The 2017-2018 school year marks the beginning of its 10<sup>th</sup> year for the property and liability program. This program is continually evolving, offering new enhancements in coverage and risk management tools for our members.

Our pool has partnered with strong reinsurance carriers that support our program with excellent AM Best ratings.

The program is endorsed by the Montana School Boards Association and supported by thousands of committed school district employees and school board members. Included within this renewal, some of those members have shared their perspective with you on their experience with MSGIA's property and liability program.

Our coverage package includes critical elements for all school districts in Montana such as, violent event response coverage, cyber liability, and replacement cost coverage for certain classes of buses and other autos. We are pleased to partner with our members to address these risks and provide coverage that helps our members respond if an event occurs.



Browning School District #9 is an important member of the MSGIA self-insured property and liability program. You have a voice in the coverage design, board management, and service offerings, because your voice matters. MSGIA strives to provide members with broad coverage, high service levels, and stable premiums, all at a competitive price.

Beginning its 29<sup>th</sup> year of providing self-insurance solutions for its members, MSGIA is poised to continue to insure a bright future for Montana Public School Districts!

I'm pleased to present your renewal premium for the 2017-2018 school year as follows

Total Premium	\$289,933
Multi-Line Discount	<u>&lt;\$14,497&gt;</u> (members in worker's compensation and property & liability)
Discounted Premium	<b>\$275,436</b>

Your allocated premium for transportation is 10.70%.

Please send renewal checks to the address listed on the enclosed invoice.

Thank you for your continued support!

Be Well and Be Safe!

A handwritten signature in black ink, appearing to read "Shawn Bubbs".

Shawn F. Bubbs, CIC, CPA  
Director of Insurance Services



## **BINDER OF COVERAGE CONFIRMATION LETTER**

May 1, 2017

Stacy Edwards  
Browning School District #9  
PO Box 610  
Browning, MT 59417

**RE:** Montana Schools Group Insurance Authority (MSGIA)  
School Leaders Property and Liability Self Insurance Pool

Policy #: **PC-18-32148**  
Named Insured: **Browning School District #9**  
MSGIA Address: **PO Box 7029, Helena, MT 59604**  
Policy Period: **12:01am July 1, 2017 to 12:00 pm June 30, 2018**

Dear Stacy:

On behalf of the MSGIA, I am pleased to confirm the binding of coverage in accordance with our agreement as set forth below and subject to the conditions set forth herein. Please review said Binder for accuracy and contact us **prior to the effective date** of the coverage document of any inaccuracy (ies) found within the issued Binder. If MSGIA does not hear from you, it will be understood that the Binder has been accepted as an accurate description of the agreed upon terms of coverage.

A Memorandum of Coverage will be issued with the name and address of the Member as referenced above. If this reference is inaccurate, please advise us immediately.

# MSGIA

**SCHOOL LEADERS INSURANCE POOL**  
**MSGIA FY18 Property and Liability Coverage Invoice**

**MEMBER:** Browning School District #9

**Member Address:** PO Box 610, Browning, MT 59417

**Type of Coverage:** Self Insured Property and Liability

**Policy Number:** PC-18-32148

**Effective Date** 12:01am July 1, 2017

All limits of liability are referenced in the attached Declaration pages and subject to the terms and conditions within the MSGIA Property Memorandum of Coverage, MSGIA Liability Memorandum of Coverage, and the MSGIA Member Agreement Form.

**Premium:** \$275,436

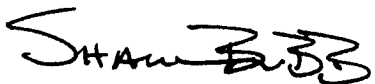
**PREMIUM PAYMENTS**

**Premium Payments are due July 15<sup>th</sup>, 2017.**

**Premium Payment should be sent to:**

**MSGIA Property and Liability Pool**  
**PO Box 7029**  
**Helena, Montana 59604**

As always, you can contact me with any questions. I can be reached at 457.4500.



Shawn F. Bubb, CPA. CIC  
Director of Insurance Services  
Montana Schools Group Insurance Authority (MSGIA)  
"Insuring a brighter future for Montana Public Schools"



**TO:**

Browning School District #9  
Stacy Edwards  
PO Box 610  
Browning MT 59417

PC Policy # **PC-18-32148**

## INVOICE

Date	DESCRIPTION	TOTAL
7/1/17	Property & Liability Insurance for period 7/1/2017 thru 6/30/2018 Total Premium Multi-Line Discount Discounted Premium	\$289,933 <\$14,497> \$275,436
TOTAL DUE		\$275,436

Remit Total Due by **7/15/2017**

Make all checks payable to

**MSGIA**  
**PO Box 7029**  
**Helena MT 59604**

If you have any questions concerning this invoice, contact Jan Denke, 406.457.4500, [jdenke@mtsba.org](mailto:jdenke@mtsba.org)

**Thank You**



## MSGIA Member Testimonials

*In Baker, we recently moved our property and liability insurance to the MSGIA. We have been with the MSGIA for workers' compensation insurance for as long as I can remember and that has always been really good for us. Our district has a relationship with a local insurance agency which is important to us. Throughout the process, the MSGIA worked closely with our local representatives to make sure our coverage package was just what we needed. As a nice side benefit, we received a significantly lower price than where we were before. We were surprised at how much we saved by going with MSGIA and should have done it much sooner! We now have our property/liability, workers' compensation, and unemployment insurances under one roof within MTSBA endorsed programs and it is so convenient. The MSGIA offers us great budget flexibility with the application of premium rebates toward future MSGIA program premiums. For us the key really is the MSGIA's approach to customer service – It's amazing and we couldn't ask for a better organization to represent schools. — Jen Mettler, Business Manager, Baker Public Schools*

**“We now have our property/liability, workers' compensation, and unemployment insurances under one roof within MTSBA endorsed programs and it is so convenient.”**

**“MSGIA has the only Property and Liability in Montana with students as a primary focus verses bottom line. The MSGIA truly cares about the students, staff, school board members and communities for its member school districts in Montana.”**

*Belgrade moved to the MSGIA for property and liability insurance several years ago, and I am always amazed at the changes so numerous from our former property and liability plan. The concerns of premium increases are no longer a day to day occurrence for us. The MSGIA has aided the Belgrade School District with a fair, honest, exceptional property and liability program. Knowing that Shawn Bubb and his exceptional staff at the MSGIA are taking care of our coverage and risk management needs is such a relief. In my opinion, the MSGIA has the only Property and Liability in Montana with students as a primary focus verses the bottom line. The MSGIA truly cares about the students, staff, school board members and communities for its member school districts in Montana.*

*Do I trust Shawn and his staff to be responsive to our changing needs and be there when we need them? You bet I do! I know our school board and district's interests are the focus of the MSGIA efforts and we greatly value our strengthening relationship with the MSGIA. — Lance Voegelé, School Board Chair, Belgrade Public Schools*

*We recently put our property and liability insurance out to bid and while cost was a factor, the decision came down to professionalism and communication. We were disappointed in the way we were treated from our incumbent carrier when we decided to bid the property and liability insurance. During the process, we were turned off by the way one company actively campaigned against the MSGIA rather than discussing the merits of their own program. Through the whole process, the MSGIA stayed professional and focused on our school district needs. This has been our experience with them on the workers' compensation line of coverage as well. Since we have moved to MSGIA, customer service has been exceptional. They continue to communicate on a regular basis with the school and stay proactive with their communications. Are we pleased with our decision in Ennis? Yes! — Ginger Martello, Business Manager, Ennis Public Schools*

**“Since we have moved to MSGIA, customer service has been exceptional.”**

**“There was a substantial difference between our previous carrier's bid and MSGIA.”**

*The Alder School joined MSGIA in fiscal year 2015-2016 as a cost savings move for our insurance needs. There was a substantial difference between our previous carrier's bid and MSGIA. The cost savings have continued with MSGIA. The board is very satisfied. Customer relations is a very important aspect to me in dealing with a business, MSGIA excels at the relationship between themselves and the client throughout the year, not just at renewal time. Alder is a small rural school district and has received excellent service from MSGIA. — Kathleen Wuelfing, District Clerk/Business Manager, Alder School*



# MSGIA Coverage & Service Highlights



MSGIA School Leaders Property and Liability Self Insurance Pool  
Customized Risk Management Services & Coverage Enhancements

## **New for the 2017-2018 school year!**

- ✚ MSGIA Claim Reporting Mobile App's -- MSGIA has created a fast accurate way for member employees to report claims to our pool. Simply using the MSGIA mobile app for Auto or Property claims. Snap a photo of the damage, complete a couple of data points about the loss, and submit from your smart phone or tablet in minutes! Just download the free app, Origami Risk Mobile.
- ✚ MSGIA Bullying Prevention Mobile App – Bridgit! – Help prevent bullying, social media abuse, vandalism, physical violence, and molestation events using this new mobile app. Using the Bridgit! mobile app, your district's students can report these types of events or threatened future harmful events to school principals, superintendents, or other administrative team members. This mobile resource provides not only a means of reporting but a full on-line suite of resources to help parents, students, teachers, and school administrators find solutions for behavior correction. There are videos, website links, books, local supportive resources/organizations, and free on-line resources to work with hundreds of issues students are dealing with right now. This extremely effective mobile tool is made available to all MSGIA property and liability pool members with high school grades in the district.
- ✚ 5% Multi-policy Discount – Bundle your Workers' Compensation and Property & Liability Coverage with the MSGIA and receive a 5% discount off your Property and Liability Premium. We value our members and know that combining the coverage and service is valuable to your administrative team and now, it's also financially rewarding for you!
- ✚ School Board Trustee Business Travel Coverage Enhancement – MSGIA has partnered with MTSBA to bring you expanded trustee ADD coverage for your school board members if they are in an accident while in the course and scope of their duties as a school board member. \$100,000 of coverage is extended to each trustee annually to provide coverage while working on behalf of the school district.
- ✚ On-line Claim Reporting -- MSGIA provides a simple, quick method for school administrators and business officials to file property and liability claims on-line from anywhere they have internet access-- 24/7. This is the fastest way to notify the MSGIA claims team so the investigation can begin immediately. Go to [www.msgia.org](http://www.msgia.org) and click Report a Claim.



# MSGIA Coverage & Service Highlights



## Key Risk Management Resources

- ✚ Simplifying your Service Contact – Because MSGIA provides both Workers' Compensation coverage and Property & Liability coverage for school districts, a district can simplify their insurance contacts down to one phone call. By working with one provider, your valuable time can be spent on school business and not coordinating your district's insurance questions and coverage needs. Let us do this for you and give you back the time you deserve for school district business.
- ✚ On-Line Training Partnership -- MSGIA has an on-line training partnership with SafeSchools.com. We can now support your school district's employee training needs with over 300 Risk Management on-line courses. Our members have never had this depth of employee training options available to them. This benefit is exclusively provided for members in both our Property & Liability and Workers' Compensation pools. See the attached course listing for more details on this exceptional benefit.
- ✚ Awareness on the Road – These E-learning trainings are designed for bus driver safety and awareness. However, all district drivers are encouraged to participate. We have just expanded this course offering to 37 on-line courses which qualify for the OPI Bus Driver Safety Training requirement of 10 hours annual continuing education. These sessions are delivered to pool members through MSGIA's on-line learning management training center. This very high quality training has received great reviews from bus drivers and transportation directors in our program – all at no additional cost to you as a member.
- ✚ Customized In-District Legal Trainings – Training topics include employment practices, legal guidance for school law topics regarding administration of collective bargaining contracts, working in accordance with the board's policy manual, and due process hearings for staff and students. This training has proven to be invaluable for districts in our program. We bring the legal training to your school board room, making the training convenient for your school board and administrative team. This proactive tool keeps your school board and administrative team on top of the current and reoccurring issues districts work with each day. Again this service is brought to your school board room at no additional cost to your district as part of your membership in the MSGIA property and liability program.
- ✚ Upfront Legal Assistance – This resource allows members access to an on-call Montana based attorney with a specialty in school law, collective bargaining, school board policy, and employment practices. Members will be provided incentives to use this service "before" making a decision which could potentially create a situation where a liability action could be brought against the district. Three (3) hours of legal support are provided at no additional cost for employment related matters. This is a contracted service with MTSBA Legal Services through the MTSBA legal hotline at 1.406.495.2343.

# MSGIA Coverage & Service Highlights



- ✚ Legal Contract Review – MSGIA will provide a contract review service for sections which apply to General Insurance requirements of the district, indemnification clause, and/or additional insured's. A contract attorney will review these contract sections on behalf of the pool and provide comments/suggestions for language improvements. Up to 2 hours of legal review is provided for each contract review.
- ✚ Coaches and Sponsors: Legal Liability Awareness Training – MSGIA knows your school district has a mixture of coaches from your own staff and community working with your young athletes. These coaches need to be aware of district policies and the legal responsibilities they take on in addition to their athletic coaching role. Program sponsors have similar educational needs to help ensure all student athletes and program participants are cared for in a way consistent with district and parental expectations. Legal liability related to such extra-curricular events has been on the rise. This proactive training seminar is brought to your district staff at no additional cost to you.
- ✚ Aggregate Stop Loss Policy – A great part of the MSGIA program is an aggregate stop loss insurance policy. This removes much of the worry associated with “assess-ability risk” to members of the property and liability pool. Not only does MSGIA have regular insurance for large losses in place, it also has an aggregate stop loss insurance policy that replenishes the program’s checkbook with up to \$2 million in additional funding during the policy year. Purchased as additional protection for its members, this creates a high level of financial security and further strengthens the program for future growth.
- ✚ Violent Event Response Coverage -- No school district in Montana should be without this coverage. MSGIA provides up to \$25,000 for additional expenses incurred by the district as a direct result of a violent event on school premises. Common expenses include counseling services, medical expenses, and additional security services.
- ✚ Cyber Liability – MSGIA recognizes cyber liability as an ever increasing exposure for school districts. Through a partnership with Alliant Insurance Services, MSGIA provides cyber liability coverage to help school districts address this ever increasing risk in our new digital age. This coverage provides funding for the cost of privacy notification, legal fees related to information security and privacy breaches, computer virus related damages, personal credit monitoring for affected third parties, and theft, loss or unauthorized disclosure of personal information.
- ✚ Accidental breakage coverage for I-pads & I-readers – MSGIA realizes the way Montana schools utilize technology continues to change and evolve. So should the coverage for our schools. MSGIA provides accidental breakage coverage for I-pads and I-readers for our members. After a \$2,500 cumulative deductible for the member has been met, this coverage provides up to \$250 per electronic device for accidental breakage. The maximum amount of the coverage is \$7,500 per member per policy period with an aggregate for the program by policy period of \$30,000.

# MSGIA Coverage & Service Highlights



- ✚ Free Property Appraisals once every five (5) years -- At no cost to them, our members receive a property re-appraisal once every five years for building values greater than \$5,000,000. This is a very important step in the insurance process to make sure your building values are keeping pace with true replacement cost values. Should your district have a major claim, this helps ensure there are no questions about the correct replacement cost values when claims need to get paid.
- ✚ Voice in Legal Defense Counsel – MSGIA knows each school district has developed some relationships over the years with professionals such as legal defense attorneys. If your district finds itself being served in a lawsuit and needs defense counsel, MSGIA provides our members a voice in who that counsel will be. We have a pre-approved defense counsel listing for you to select from initially. If an attorney whom you prefer is not on this listing, you may contact MSGIA to make a specific attorney request. This request will be reviewed by the MSGIA's outside general counsel from the law firm of Garlington, Lohn, & Robinson. MSGIA will make a selection for defense counsel after considering the nature of the complaint and the specific experience of the defense counsel.
- ✚ Montana Based Claim Adjusters – MSGIA provides claim coordination and management from one Montana based property and liability claim adjuster for your claims that may occur. We believe consistent, professional, timely, and direct contact in the claim management process is a key expectation of our members. We deliver on that expectation with our group of Montana based adjusters who are ready to serve you when the need arises.
- ✚ Monthly Webinar Series – These courses, developed to train your staff in general property and liability areas, are provided exclusively for members by the PEPiP property carrier used by the MSGIA self-insured pool. See <https://pepip.on.intercall.com/confmgr/> for upcoming webinar topics.
- ✚ Pre-Loss Investigative Expenses – Up to \$7,500 per coverage period is provided through a contract with MTSBA Legal Services with no deductible. If an allegation is made regarding an action of a school district employee that would potentially give rise to a liability claim, this benefit allows the district to work with specially trained school investigators to determine the merits of the allegations made and appropriate next steps for the school district.
- ✚ Annual Steam Boiler Inspections – Inspections are contracted by MSGIA with certified steam boiler inspectors from Hartford Steam & Boiler with costs for the inspections covered as part of MSGIA pool participation.
- ✚ Risk Management Resources -- MSGIA has two full time Risk Managers on staff to perform on-site risk management assessments for the district. Specialty in-district trainings on school specific risk management topics are provided to lessen the likelihood of liability claims for your district. Often over looked exposure areas include athletic coaches and sponsors.

# MSGIA Coverage & Service Highlights



- ✚ School Specific Liability Release Forms – In an effort to meet member needs, MSGIA has developed several school specific liability release form templates that include: Facility Use Release, General Liability Release, Athletic Participation Release, Open Gym Liability Release, Chaperone Letter of Understanding, Volunteer Letter of Understanding, and School to Work Participation forms. Other templates are developed for our members as needed to meet their specific needs.
- ✚ National Schools Specific Legal Risk Management Research Program Membership – MSGIA provides each member access to School Leaders Risk Management Association (SLRMA). This focused risk management group provides several key research project results and risk reducing tools for schools for federal legal issues. Access can be found at [www.slrma.org](http://www.slrma.org). If you need assistance logging in, contact our MSGIA customer service representative for member password assistance.
- ✚ Risk Management Presentations – MSGIA presents at both in-district and MCEL/MASBO conferences. School tested risk management techniques are shared with members to lower the likelihood of loss within the district.
- ✚ Risk Management Articles – Quarterly articles are provided to MSGIA members on school insurance related matters through the MSGIA Quarterly Risk Management Newsletter and the MTSBA Quarterly Bulletin.

# MSGIA Coverage Summary

# MSGIA

SCHOOL LEADERS INSURANCE POOL

Summary of Coverage - Browning School District #9

Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## Property Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
			Repair or Replacement Cost, Actual sustained loss for time element coverage	
Building and Business Personal Property	\$1,000,000,000		Replacement Cost	\$ 5,000
Extra Expense	\$50,000,000		Actual Sustained Loss	
Transit Coverage	\$25,000,000			
Unscheduled Tax Interruption & Business Income	\$500,000		Actual Sustained Loss	
Property Of Others:				
Employees	\$1,000 per employee	\$50,000		
Students	\$750 per student	\$50,000		
Leased or Rented	included in blanket limit			
Earthquake	\$75,000,000	\$75,000,000		
Flood	\$75,000,000	\$75,000,000		
Flood - Zone A & V	\$5,000,000	\$5,000,000		
Building Ordinance	\$25,000,000			
Food Spoilage	\$10,000,000			
Sewer Backup	\$100,000			
Accidental Contamination	\$250,000 (Member Aggregate)	\$500,000 (Pool Aggregate)		
New Building Construction	\$25,000,000			
Newly Acquired locations	\$25,000,000 except flood zone A			
Off premise Personal Property	\$1,000,000			



# MSGIA Coverage Summary



## Property Coverage-continued

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
Contractors Equipment	included in blanket limit		Actual Cash Value	
Unscheduled Landscaping	\$1,000,000 subject to \$25,000/25 gallon per tree			
Property schedule errors & omissions	\$50,000,000			
Money & Securities	\$2,500,000			
Unscheduled Fine Arts	\$2,500,000			
Unscheduled tunnels, bridges, sidewalks, roadways, street lights	\$2,000,000 (after \$500,000 member deductible)			
Unscheduled Animals	\$2,500,000 (sub-limit of \$50,000 per animal)			
Watercraft (under 27 feet)	\$2,500,000			
Notebook Computers	\$250 per notebook after \$2,500 basket aggregate is met	\$7,500		
Jewelry, Furs, Precious Metals	\$500,000			
Fire Legal Liability	\$100,000,000			

### **Exclusions:**

Seepage & Contamination  
Pollution  
Mold  
Asbestos



# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## **Boiler and Machinery Coverage**

<b>Coverage by Location:</b>	<b>Per Occurrence Limit</b>	<b>Aggregate Policy Limit</b>	<b>Valuation</b>	<b>Deductible</b>
			<b>Repair or Replacement except Actual Loss Sustained for all time element coverage</b>	
Coverage limit per location	\$100,000,000			\$ 5,000
Expediting Expense	included in blanket limit			
Ammonia Contamination	\$10,000,000			
Water Damage	\$10,000,000			
Hazardous Substance Abatement	\$1,000,000			
Ordinance & Law	\$25,000,000			
Extra Expense	included in blanket limit			
Spoilage	\$10,000,000			
Electronic Data Processing Media	\$10,000,000			
Consequential Damage	\$10,000,000			
Service Interruption Deductible				24 hrs

### **Exclusions:**

Testing - Only if exceeding manufacturer's specifications

Explosion, except for steam or centrifugal explosion

Explosion of gas or unconsumed fuel from furnace of the boiler

### **Excluded Objects:**

Insulating or refractory materials

Buried Vessels or piping

### **Special Provisions:**

The MSGIA provides each member annual steam boiler inspections to ensure compliance with Montana law.

This coverage provides relief for machinery breakdowns and damage caused by electrical injury such as to telephone systems.

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## **Crime Coverage**

<b>Coverage by Location:</b>	<b>Per Occurrence Limit</b>	<b>Aggregate Policy Limit</b>	<b>Deductible</b>
Employee Theft per Loss	\$500,000	\$500,000	\$1,000
Forgery or Alteration	\$500,000	\$500,000	\$1,000
Inside the Premise:			
Theft of money/securities	\$500,000	\$500,000	\$1,000
Robbery	\$500,000	\$500,000	\$1,000
Outside Premises	\$500,000	\$500,000	\$1,000
Computer Fraud	\$500,000	\$500,000	\$1,000
Money Orders & Counterfeit:			
Paper currency	\$500,000	\$500,000	\$1,000
Funds Transfer Fraud	\$500,000	\$500,000	\$1,000

## **Special Provisions:**

- Inclusion of Treasurer as employees
- Bonded employees exclusion deleted endorsement
- Faithful performance losses are covered under \$500,000 limit
- Credit, Debit, or Charge Card forgery covered

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## Auto Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible (Comprehensive and Collision)	Symbol
* Coverage limit - Auto liability	\$5,000,000				1
Automotive Medical Payments	\$25,000 per person				2
* Uninsured Motorist	\$1,000,000				2
* Underinsured Motorist	\$1,000,000				2
* Hired & Non-Owned Automotive Liability	\$5,000,000				8 & 9
Hired Automobile Physical Damage	\$50,000				8
* Garage Keepers Legal Liability	\$5,000,000				9
Member Owned vehicles - Auto Physical Damage	included in Property Blanket Limit		Repair or Replacement Cost	\$500	2

### Covered Auto Symbols

1	2	8	9
Any Auto	Owned Autos Only	Hired Autos Only	Non Owned Autos Only

### Special Provisions:

Employees, Volunteers, and board members are added as additional insureds for automotive liability coverage

No additional premium for newly acquired vehicles during coverage term

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## **School Board Legal Liability Coverage**

<b>Coverage</b>	<b>Per Occurrence Limit</b>	<b>Aggregate Policy Limit</b>	<b>Deductible</b>
Per Claim Coverage limit	\$5,000,000		\$ 5,000
Sexual Abuse/molestation	\$1,500,000		
Employee Benefits Liability	\$5,000,000		
Pre-Loss Investigation Coverage	\$7,500		

### **Forms and Conditions:**

Claims Made Policy - with retro date effective through July 1, 1992

### **Additional Information:**

The coverage under this section applies to claims for civil rights, human rights commission complaints, EEOC, or other administrative hearings/forums. It would also cover wrongful termination claims and other employment practices liability complaints.

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## School Board Legal Liability Coverage-Non Monetary Defense

<u>Coverage</u>	<u>Per Occurrence Limit</u>	<u>Aggregate Policy Limit</u>	<u>Deductible</u>
Per Claim Coverage limit	\$100,000		\$ 5,000

### **Forms and Conditions:**

Claims Made Policy

Defense cost limits are provided for members where a claim is filed seeking no monetary damages from the school district

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## General Liability Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$5,000,000	\$7,000,000	
Medical Payments (Excluding students)	\$5,000		
Personal/Advertising Injury limit	\$5,000,000		
Products & Completed Operations	\$5,000,000		
Violent Acts Coverage	\$25,000	\$100,000 (pool Aggregate limit)	
Student School to Work	\$25,000	\$250,000	

### **Coverage Trigger:**

Occurrence

### **Special Coverage Provisions:**

No audit provision for additional ADA after start of coverage term

Employees, volunteers, board members, PTA, PTO, and booster clubs covered as additional insureds

Personal Injury

Athletic participation

Host Liquor liability

Professional liability

Incidental medical malpractice

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## Cyber Liability Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
			\$1,000
Information Security & Privacy liability	\$2,000,000	\$2,000,000	
* Privacy Notification Costs	\$500,000	\$500,000	
Regulatory Defense & Penalties	\$2,000,000	\$2,000,000	
Website Media Content Liability	\$2,000,000	\$2,000,000	
Cyber Extortion	\$2,000,000	\$2,000,000	
Data Protection loss & Business Interruption	\$2,000,000	\$2,000,000	

### **Coverage Trigger:**

Occurrence

### **Special Coverage Provisions:**

\* Privacy Notification Cost per occurrence and annual aggregate limits are \$1,000,000 if Beazley services are used for this coverage element.

# MSGIA Coverage Summary



Policy Period July 1, 2017 to June 30, 2018

Policy Number PC-18-32148

## Business Travel Insurance Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$100,000	\$1,000,000	

### **Coverage Trigger:**

Occurrence

### **Special Coverage Provisions:**

This coverage provides \$100,000 of accident death and dismemberment coverage benefits for school board trustees while traveling for school board business.



**MONTANA SCHOOLS GROUP INSURANCE AUTHORITY  
MEMORANDUM OF COVERAGE  
DECLARATIONS**

- 1. Member Entity:** Browning School District #9  
  
PO Box 610  
Browning MT 59417
- 2. Coverage Period:** **July 1, 2017 00:00:01 am  
to 24:00:00 PM June 30, 2018**
- 3. Policy Number:** **PC-18-32148**
- 4. Maximum Tort Liability Coverage**

In accordance with the statutory limitations that have been enacted on governmental liability for damages in tort under the substantive law of Montana (see, Mont. Code Ann § 2-9-108), and subject to the conditions, limitations, and exclusions as set forth in the Memorandum of Coverage, the Maximum Tort Liability Coverage for any tort claim, excluding Defense Costs, shall be \$750,000 for each Claim and \$1,500,000 for each Occurrence during the Coverage Period. Should the statutory limits on tort liability be found by a matter of law, by operation of the statute, or by a final judicial determination of a Court of competent jurisdiction, to be inapplicable to a Claim or Occurrence or otherwise invalid, then the amounts described below in Sections 8a, 9a, 11a, and 11b in these Declarations shall apply.



**5. Limits of Property:**

a. Property	\$1,000,000,000 per occurrence
b. Earthquake	\$75,000,000 Pool aggregate limit
c. Flood	\$75,000,000 Pool aggregate limit
d. Flood Zone A and V	\$5,000,000 Pool aggregate limit (included in \$75,000,000 Flood Limit)
e. Extra Expense	\$50,000,000 per occurrence
f. Transit Coverage	\$25,000,000 per occurrence
g. Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income	\$500,000 per occurrence
h. (i) Personal Effects -- Officials/Employees	\$1,000 per employee/\$50,000 aggregate limit
(ii) Personal Effects -- Students	\$750 per student/\$50,000 annual aggregate limit
i. Building Ordinance	\$25,000,000 per occurrence
j. Sewer Backup	\$100,000 per occurrence
k. Course of Construction & Additions	\$25,000,000 per project
l. Automatic Acquisitions	\$25,000,000 to \$100,000,000 for 90 days thereafter limited to \$25,000,000.
m. Off Premise personal property	\$1,000,000
n. Contractor's Equipment	Included in Blanket
o. Unscheduled landscaping	\$1,000,000 per occurrence (sub limit \$25,000/25 gallon per item)
p. Errors & Omissions	\$50,000,000 per occurrence
q. Money & Securities	\$2,500,000 per occurrence
r. Unscheduled Fine Art	\$2,500,000 per occurrence
s. Accidental Contamination	\$250,000 Pool aggregate limit
t. Unscheduled sidewalks, roadways, streets, street lights, tunnels, bridges traffic signals	\$2,000,000 per occurrence (after \$500,000 deductible, then included in blanket)
u. Unscheduled Animals	\$2,500,000 per occurrence (\$50,000 per occurrence sub-limit per animal)
v. Watercraft	\$2,500,000 per occurrence under 27 ft
w. Notebook Computers	\$250 per Notebook Computer/\$7,500 Member Aggregate/\$30,000 Pool Aggregate (subject to Self-Insured Retention of \$2,500 per member)
x. Jewelry, Furs, Precious Metals	\$500,000 per occurrence
y. Terrorism	\$100,000,000 Pool Aggregate Limit
z. Fire Legal Liability	\$100,000,000 per occurrence (Included in property coverage)

# MSGIA

## SCHOOL LEADERS INSURANCE POOL

- 6. Limits of Boiler & Machinery:**
- |                                     |                           |
|-------------------------------------|---------------------------|
| a. Coverage limit per occurrence    | \$100,000,000             |
| b. Expediting Expense               | Included in blanket limit |
| c. Ammonia Contamination            | \$10,000,000              |
| d. Water Damage                     | \$10,000,000              |
| e. Hazardous Substance Abatement    | \$1,000,000               |
| f. Ordinance & Law                  | \$25,000,000              |
| g. Extra Expense                    | Included in blanket limit |
| h. Spoilage                         | \$10,000,000              |
| i. Electronic Data Processing Media | \$10,000,000              |
| j. Consequential Damage             | \$10,000,000              |
| k. Service Interruption Deductible  | 24hrs                     |
- 7. Limits of Crime:**
- |                               |           |
|-------------------------------|-----------|
| a. Employee Theft per loss    | \$500,000 |
| b. Forgery or Alteration      | \$500,000 |
| c. Inside the Premises        |           |
| Theft of money/securities     | \$500,000 |
| d. Inside the Premises –      |           |
| Robbery                       | \$500,000 |
| e. Outside Premises -         | \$500,000 |
| f. Computer Fraud             | \$500,000 |
| g. Money Orders & Counterfeit |           |
| Paper currency                | \$500,000 |
| Funds Transfer Fraud          | \$500,000 |
- 8. Limits of Auto Coverage**
- |   |  |
|---|--|
| a. Coverage limit                         | The lesser amount of (1) \$5,000,000 per occurrence; or<br>(2) the Maximum Tort Liability Coverage |
| b. Automobile Medical Payments            | \$25,000 per person  |
| c. Uninsured Motorist                     | \$1,000,000 per occurrence   |
| d. Underinsured Motorist                  | \$1,000,000 per occurrence   |
| e. Hired & Non-Owned Automobile Liability | Included in per member occurrence limit  |
- 9. Limits of Public Entity, Errors and Omissions, Employment Practices & Employee Benefits Liability:**
- |  |  |
|--|--|
| a. Coverage limit                      | The lesser of (1) \$5,000,000 per occurrence/\$7,000,000 annual aggregate; or<br>(2) the Maximum Tort Liability Coverage |
| b. Basis of Coverage                   | Claims made basis<br>\$1,500,000 sub limit for sexual abuse/molestation  |
| c. Pre-Loss Investigation Exp Coverage | \$7,500 annual aggregate   |



**10. Non-Monetary Defense**

- |                      |   |
|----------------------|---|
| a. Coverage limit    | \$100,000 (per occurrence/annual aggregate limit) |
| b. Basis of Coverage | Claims made basis                                 |

**11. Limits of General Liability:**

- |                                  |   |
|----------------------------------|---|
| a. Coverage Limit                | The lesser of (1) \$5,000,000 per occurrence/\$7,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage |
| b. Products/Completed Operations | The lesser of (1) \$5,000,000 per occurrence/annual aggregate; or (2) the Maximum Tort Liability Coverage             |
| c. Medical Payments              |   |
| i. Medical Payments              | \$5,000 per occurrence (students excluded)  |
| ii. Student – School to Work     | \$25,000 per student per occurrence<br>\$250,000 per member aggregate.  |
| d. Violent Act Coverage          | \$25,000 (per occurrence/ annual aggregate limit PER MEMBER)<br>\$100,000 (aggregate annual pool limit)               |

**12. Garage Keepers Legal Liability**

\$500,000 (per occurrence)

**13. Member Deductibles:**

- |  |   |
|--|---|
| a. Auto Physical Damage/Garage Keepers                                       | \$500 (Per Occ)                               |
| b. Property, Inland Marine   | \$ 5,000 (Per Occ)                            |
| c. Boiler and Machine  | \$ 5,000 (Per Occ)                            |
| d. Crime and Employee Dishonesty   | \$1,000 (Per Occ)                             |
| e. Public Entity E & O, Employment Practices and Employee Benefits Liability | \$ 5,000 (Per Occ)                            |
| f. Non-Monetary Defense  | \$ 5,000 (Per Occ)                            |
| g. Cyberliability  | \$1,000 SELF-INSURED RETENTION PER OCCURRENCE |

**14. Total Annual Premium**

\$275,436

**FORMS AND ENDORSEMENTS:  
FORMING PART OF THE POLICY  
AT INCEPTION**

A handwritten signature in black ink, appearing to read "Shawn [unclear]", is written over a horizontal line.

Director of Insurance Services

7/1/17

Date

*It is agreed that these Declarations and the Memorandums of Coverage together with any endorsements that may be added thereto constitutes the entire coverage agreement*



# MSGIA Special Events Coverage



## MSGIA School Leaders Property and Liability Self Insurance Pool School District Special Events Coverage

MSGIA knows that school districts are often asked by outside groups to use their facilities for a non-school event. An important part of this process is ensuring the group(s) understands your district's facility use rules and provides proof of liability insurance. MSGIA has worked to make this process easier for your community guests by establishing a special events insurance program through Alliant Specialty Insurance Group. Because of this relationship to our self-insured program, we have been able to secure very competitive rates for the special events coverage. The application for liability coverage for the event is just a single page and the rating process is simple and affordable for your community guests. School districts can work directly through their independent insurance agent to place this coverage as long as the district is a member of the MSGIA's School Leaders Property and Liability Pool.

An example of activities that could take advantage of the MSGIA special events program would be:

- 1) Regional sporting events hosted at the school gymnasium when a large number of guests will be traveling in and out of the school district facilities: Purchasing a special events policy to transfer liability risk to another policy is a good risk management approach for the district;
- 2) A non-profit charity requests to rent the gym for a weekend fundraising event;
- 3) A family wishes to use the kitchen, gym, and fields for a large family reunion for two days in the summer.

As stated, the premiums are low, application is simple, and the benefits are many.

Not all outside uses of the school district facilities would need the additional protection that is brought by a special events policy. Many activities, such as the ones noted below can be covered under the school district's base policy, with the use of appropriately worded and signed waiver of liability forms. Some examples of these activities would be:

- 1) Open gym night for the community;
- 2) Use of meeting space within the school for groups such as FFA, boy and girl scouts, or adult education classes;
- 3) Use of the school auditorium for a local community lecture or presentation by a community group.

If you have questions about obtaining special events coverage for your school district, please contact MSGIA for information about this program.

# MSGIA Storage Tank Coverage



## Above Ground and Below Ground Storage Tank Coverage through ACE Storage Tank Liability Insurance Policy

MSGIA offers access to an affordable option for storage tank liability insurance. The new program will be available to members of the MSGIA property and liability pool.

State of Montana requires school districts having fuel storage tanks to demonstrate their financial responsibility for potential clean-up, or third party liability, that results due to petroleum releases from underground storage tank systems on school property. The state guidance is found in Title 17, Chapter 17, Administrative Rules of Montana. This coverage program offers schools an affordable way to meet this requirement through a trusted partner of the MSGIA's property and liability pool, ACE Insurance Company.

The application can be completed on-line by following the link below:

<http://msgia.org/MSGIAACETANKSAFEAPP.aspx>

Once the application has been completed, please print and sign the application. You may mail, fax, or scan and email the completed, signed application to Kortney Bolton with Alliant Insurance Services. The underwriting process for a new application is normally completed within one week of submission.

It is the hope of MSGIA that this process will meet our members' needs and provide a low cost and simple option to meet the State of Montana's fuel storage insurance requirements.

You may mail, fax, or email applications to:

Kortney Bolton, CIC Account Representative  
Alliant Insurance Services, Inc. 1301 Dove St, Suite 200  
Newport Beach, California 92660  
kbolton@alliant.com  
Fax #: 949.756.2713  
Phone: 949.660.5913



# Online Staff Training & Tracking

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EMERGENCY MANAGEMENT	Author	Length	Available in Spanish	Coming Soon
Active Shooter: <i>Administrators</i>	Dorn & Dorn	37 mins		
Active Shooter: <i>Staff</i>	Dorn & Dorn	41 mins		
Crisis Response and Recovery	Dorn & Shepherd	20 mins		
EOP: <i>Building the Plan</i>	Dorn & Shepherd	17 mins		
EOP: <i>Implementing the Plan</i>	Dorn & Shepherd	19 mins		
Family Reunification	Dorn & Shepherd	20 mins		
Incident Command Systems	Mary Schoenfeldt	30 mins		
Managing the Aftermath of Tragedy: <i>Administrators</i>	Drs. Scott & Donna Poland	25 mins		
Managing the Aftermath of Tragedy: <i>Staff</i>	Drs. Scott & Donna Poland	25 mins		
Tactical Site Surveys	Dorn & Shepherd	20 mins		
Terrorism: <i>Awareness &amp; Response (Administrators)</i>	Multiple Contributors	34 mins		
Terrorism: <i>Awareness &amp; Response (Staff)</i>	Multiple Contributors	34 mins		
Threat Assessment	Dr. Scott Poland	22 mins		

EMPLOYMENT PRACTICES/SUPERVISORY	Author	Length	Available in Spanish	Coming Soon
Conducting Job Interviews	Catherine Mattice	24 mins		
Discrimination: <i>Avoiding Discriminatory Practices</i>	Catherine Mattice	29 mins		
Managing Difficult Behaviors	Catherine Mattice	18 mins		
Performance Evaluations	Catherine Mattice	24 mins		
Reasonable Suspicion for Drug & Alcohol Use	Patrick Hancock	27 mins		
Retaliation Liability	Catherine Mattice	29 mins		
Sensitivity Awareness	Catherine Mattice	24 mins		
Sexual Harassment: <i>Policy &amp; Prevention</i>	Staff	75 mins		
Supervisor's Role in Safety	Staff	25 mins		
Termination: <i>Practice &amp; Procedure</i>	Patrick Hughes	22 mins		

ENVIRONMENTAL	Author	Length	Available in Spanish	Coming Soon
Accident Investigation	Jeremy Norton	28 mins		
Aerial Lift Safety	Jeremy Norton	25 mins		
Asbestos Awareness: <i>Complete</i>	Joseph Guth	1 hour		SP*
Asbestos Awareness: <i>Refresher</i>	Joseph Guth	25 mins	SP	
Asbestos Awareness: <i>2-Hour</i>	Joseph Guth	2 hours		
Back Injury & Lifting: <i>Complete</i>	Vaughan & Sommer	20 mins	SP	
Back Injury & Lifting: <i>Custodial &amp; Maintenance</i>	Vaughan & Sommer	14 mins	SP	
Back Injury & Lifting: <i>Nutrition Services</i>	Vaughan & Sommer	20 mins		
Back Injury & Lifting: <i>Teachers &amp; Administration</i>	Vaughan & Sommer	20 mins		
Back Injury & Lifting: <i>Transportation</i>	Vaughan & Sommer	20 mins		

ENVIRONMENTAL, CONT.	Author	Length	Available in Spanish	Coming Soon
Chemical Spills Overview	Linda Stroud	22 mins		
Classroom Safety	Keenan & Associates	16 mins		
Compressed Gas Safety	Mike Peterman	13 mins		
Confined Spaces	Bryan Visscher	20 mins	SP	
Electrical Safety: <i>Complete</i>	Bryan Visscher	27 mins	SP	
Electrical Safety: <i>Primer</i>	Bryan Visscher	15 mins		
Energy Conservation	Bryan Visscher	18 mins		
Eye & Face Protection	James Vaughan	12 mins	SP	
Facility Emergencies	Bryan Visscher	22 mins		
Fall Protection	Bryan Visscher	23 mins		
Fire and Explosion Hazards	John Snider	25 mins		
Fire Extinguisher Safety	Mike Peterman	10 mins	SP	
Forklift Safety	Jeremy Norton	17 mins		
General Safety Orientation	Steve Lyons	14 mins	SP	
Hand & Power Tool Safety	Jeremy Norton	18 mins	SP	
Hazard Communications: <i>Right to Understand</i>	Linda Stroud	26 mins	SP	
Hearing Loss Prevention	Vaughan & Sommer	11 mins	SP	
Heat Illness Prevention	Staff	15 mins	SP	
Indoor Air Quality Awareness	Rich Prill	22 mins		
Integrated Pest Management	Janet Hurley	24 mins	SP	
Ladder Safety	Vaughan & Sommer	21 mins	SP	
Lead Safety Awareness	Bryan Visscher	15 mins		
Lockout/Tagout: Energy Release	Vaughan & Sommer	13 mins	SP	
Material Safety Data Sheets (MSDS)	Vaughan & Sommer	20 mins	SP	
Mercury Spills	Kirt Poulsen	14 mins		
Office Ergonomics	James Vaughan	13 mins		
Personal Protective Equipment (PPE)	Lisa Yu	15 mins	SP	
Playground Maintenance & Inspection	Susan Hudson	19 mins		
Respiratory Protection	Staff	17 mins		
Safety Committee Operations	Jeremy Norton	17 mins		
Safety Data Sheets (SDS)	Linda Stroud	19 mins	SP	
Scaffolding Safety	Jeremy Norton	18 mins		
Science Lab Safety	Kirt Poulsen	30 mins		
Science Laboratory Chemical Spills	Linda Stroud	28 mins		
Scissor Lift Safety	Jeremy Norton	25 mins		
Slips, Trips & Falls: <i>Complete</i>	Vaughan & Sommer	37 mins	SP	
Slips, Trips & Falls: <i>Refresher</i>	Vaughan & Sommer	17 mins		
Slips, Trips & Falls: <i>Custodians, Maint. &amp; Facilities</i>	Vaughan & Sommer	20 mins		



ENVIRONMENTAL, CONT.	Author	Length	Available in Spanish	Coming Soon
Slips, Trips & Falls: <i>Nutrition Services</i>	Vaughan & Sommer	20 mins		
Slips, Trips & Falls: <i>Teachers &amp; Administration</i>	Vaughan & Sommer	18 mins		
Stormwater Management	Samantha Brown	24 mins		
Trenching & Excavation Safety	Jeremy Norton	19 mins		
Utility Cart Safety	Staff	17 mins	SP	
Water Damage Prevention	Bryan Visscher	28 mins		
Welding, Cutting & Brazing Safety Awareness	Jeremy Norton	22 mins		

HEALTH	Author	Length	Available in Spanish	Coming Soon
Automated External Defibrillators (AEDs)	Tibbitts & Eastman	17 mins		
Bedbugs in Schools	Lucinda Mejdell-Awbrey	12 mins	SP	
Bloodborne Pathogens Exposure Prevention: <i>Complete</i>	Vaughan & Sommer	22 mins		
Bloodborne Pathogens Exposure Prevention: <i>Refresher</i>	Vaughan & Sommer	13 mins	SP	
BBP Exposure Prevention: <i>Custodians</i>	Vaughan & Sommer	23 mins	SP	
BBP Exposure Prevention: <i>Support Staff (Non-Custodial)</i>	Vaughan & Sommer	20 mins		
BBP Exposure Prevention: <i>Teachers &amp; Administration</i>	Vaughan & Sommer	19 mins		
Cardiopulmonary Resuscitation (CPR)	Tibbitts & Eastman	15 mins		
Common Illness Prevention	Lucinda Mejdell-Awbrey	13 mins		
Concussion Awareness: Athletics	Brent George	20 mins		
First Aid	Lucinda Mejdell-Awbrey	32 mins	SP	
Head Lice	Lucinda Mejdell-Awbrey	8 mins	SP	
Health Emergencies: <i>Overview</i>	Tibbitts & Eastman	25 mins		
Health Emergencies: <i>Asthma Awareness</i>	Carol Jones	14 mins	SP	
Health Emergencies: <i>Choking &amp; the Heimlich Maneuver</i>	Lucinda Mejdell- Awbrey	5 mins		
Health Emergencies: <i>Diabetes Awareness</i>	Tibbitts & Eastman	10 mins		
Health Emergencies: <i>Hemophilia</i>	Tibbitts & Eastman	8 mins		
Health Emergencies: <i>Life-Threatening Allergies</i>	Carol Jones	15 mins		
Health Emergencies: <i>Seizures</i>	Janell Eastman	12 mins		
HIV/AIDS Awareness	Carol Jones	6 mins		
Medication Administration Basics	Lucinda Mejdell-Awbrey	25 mins		
Medication Administration: <i>Diastat</i>	Lucinda Mejdell-Awbrey	14 mins		
Medication Administration: <i>Epinephrine Auto-Injectors</i>	Jones & Mejdell-Awbrey	19 mins		
Medication Administration: <i>Glucagon</i>	Lucinda Mejdell-Awbrey	13 mins		
MRSA Awareness	Lucinda Mejdell-Awbrey	13 mins		
Pandemic Flu	Sonayia Shepherd	21 mins		
Planning for Pandemic Influenza	Sonayia Shepherd	20 mins		
Steroid & PED Awareness in Athletics	Dr. Charles LeRoy	24 mins		
Stress Management	Catherine Mattice	29 mins		
Student Mental Health	Dr. Bonnie Hedrick	23 mins		



HUMAN RESOURCES	Author	Length	Available in Spanish	Coming Soon
Athletic Liability	Donna Lopiano	43 mins		
Boundary Invasion	Patterson & Austin	23 mins	SP	
Conflict Management: <i>Managing the Angry Parent</i>	Hazler & Carney	28 mins		
Conflict Management: <i>Staff-to-Staff</i>	Hazler & Carney	20 mins		
Conflict Management: <i>Student-to-Student</i>	Hazler & Carney	20 mins		
Customer Service: <i>Administration</i>	Staff	12 mins		
Customer Service: <i>Support Services</i>	Staff	10 mins	SP	
Customer Service: <i>Teachers</i>	Staff	10 mins		
Discrimination Awareness in the Workplace	Catherine Mattice	15 mins		
Diversity Awareness: <i>Staff-to-Staff</i>	Catherine Mattice	20 mins		
Diversity Awareness: <i>Staff-to-Student</i>	Gilbert Martini, Jr.	25 mins		
Drug Free Workplace	Jeremy Norton	22 mins		
Family Medical Leave Act (FMLA)	Catherine Mattice	16 mins		
FERPA: <i>Confidentiality of Records</i>	Staff	14 mins		
General Ethics in the Workplace	Catherine Mattice	24 mins		
HIPAA Overview	Lucinda Mejdell-Awbrey	14 mins		
Sexual Harassment: <i>Staff-to-Staff (Complete)</i>	Staff	17 mins	SP	
Sexual Harassment: <i>Staff-to-Staff (Refresher)</i>	Staff	15 mins		
Sexual Harassment: <i>Student Issues &amp; Response</i>	Jennifer Watson	29 mins		
Sexual Misconduct: <i>Staff-to-Student</i>	Dr. Robert Shoop	35 mins	SP	
Title IX and Gender Equity in Athletics	Donna Lopiano	43 mins		
Workplace Bullying: <i>Awareness &amp; Prevention</i>	Catherine Mattice	20 mins		
Workplace Violence: <i>Awareness &amp; Prevention (Employee)</i>	Catherine Mattice	20 mins		
Workplace Violence: <i>Awareness &amp; Prevention (Supervisor)</i>	Catherine Mattice	29 mins		

INFORMATION TECHNOLOGY	Author	Length	Available in Spanish	Coming Soon
Browser Security Basics	Pete Just	15 mins		
CIPA: <i>Compliance with the Children's Internet Protection Act</i>	Staff	20 mins		
Copyright Infringement	William Stepien	24 mins		
Cybersecurity	Pete Just	13 mins		
Email and Messaging Safety	Pete Just	12 mins		
Online Safety: <i>Cyberbullying</i>	Steve Holland	21 mins		
Online Safety: <i>Predators</i>	Steve Holland	15 mins		
Online Safety: <i>Threats of Violence</i>	Steve Holland	15 mins		
Online Safety: <i>What Every Educator Needs to Know</i>	Steve Holland	29 mins		
Password Security Basics	Pete Just	5 mins		
Protection Against Malware	Pete Just	15 mins		

NUTRITION SERVICES	Author	Length	Available in Spanish	Coming Soon
Civil Rights in Food Service: <i>Administrative Staff</i>	Art Dunham	15 mins		
Civil Rights in Food Service: <i>Frontline Staff</i>	Art Dunham	13 mins	SP	
Food Safety & Kitchen Sanitation	Art Dunham	14 mins	SP	
Food Service Equipment: <i>Safe Use</i>	Art Dunham	20 mins	SP	
Food Service Equipment: <i>Sanitation</i>	Art Dunham	20 mins	SP	
Foodborne Illnesses	Art Dunham	20 mins	SP	
HACCP: <i>Hazard Analysis &amp; Critical Control Points</i>	Art Dunham	20 mins	SP	
Nutrition Basics	Art Dunham	21 mins		
School Meal Compliance	Art Dunham	19 mins	SP	

SECURITY	Author	Length	Available in Spanish	Coming Soon
Arson Awareness & Prevention	George Phelps	19 mins		
Copper Theft Awareness	Staff	9 mins		
Crime Prevention through Physical Security	Paul Timm	25 mins		
Safety Basics for Security Staff	Keenan & Associates	22 mins		
School Intruders	Robert Watson	14 mins		
School Violence: <i>Identifying &amp; Addressing</i>	Robert Watson	55 mins		
Visual Weapons Screening	Dorn & Shepherd	20 mins		



Property and liability claim losses occurring for a MSGIA pool member should be reported as soon as an occurrence is known or a claim is anticipated by the member. Early reporting will allow our staff adequate time to perform a thorough and complete claim investigation.

### **How To Report A Claim on-line**

- + Report your claim on-line by going to [www.msgia.org](http://www.msgia.org) and clicking on “Report a Claim” at the top of the page. Select “Property and Liability”
- + Click on the type of claim to access the correct form:
  - o Auto Loss
  - o Liability loss (school board legal claims or general liability claims)
  - o Property Loss
  - o Multiple (an example might be a bleacher collapse – this could have a general liability claim and a property claim included in the same event).
- + Complete as much information as you can on the form, choosing for drop down boxes or lookup boxes.
- + Once complete, click “Complete Incident”.
- + The next screen that comes up gives you the ability to attach any supporting documents or photo. Click “Upload File” on the right side of the screen and choose the file(s) you wish to attach and “Save”
- + Once you have completed the uploads, click “I’m Done” and everything is submitted to MSGIA.

You are done!

### **How To Report An Auto or Property Claim via Origami Risk Mobile app**

- + Download the free mobile app, Origami Risk Mobile
- + Choose MSGIA as the Account Name
- + Use 0 and the district 5 digit member number as the password
- + Choose either Auto or Property form and complete as much information as possible
- + You will have the ability to attach photos as well
- + Submit the form

For in person phone support in completing your on-line claim, you can contact MSGIA staff by calling our toll free line at 1.877.667.7392 and they will help walk you through the reporting process.



MSGIA School Leaders Property & Liability Insurance Pool  
Pre-Approved Liability Defense Attorneys

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