

EDUCATION PRACTICE GROUP



RISK MANAGEMENT QUICK REFERENCE GUIDE



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Education Practice Group

Bolton's Education Practice Group (EPG) is led by a team of dedicated professionals who take a holistic approach toward service. Our goal is to support your institution in achieving its educational mission while maintaining sustainability and managing risk, both traditional and emerging. For more than thirty years, we have a demonstrated history of serving the education community with creativity, innovation and integrity—and that's our commitment to you.

BOLTON PAISBOA BUSINESS INSURANCE GROUP CONTACTS



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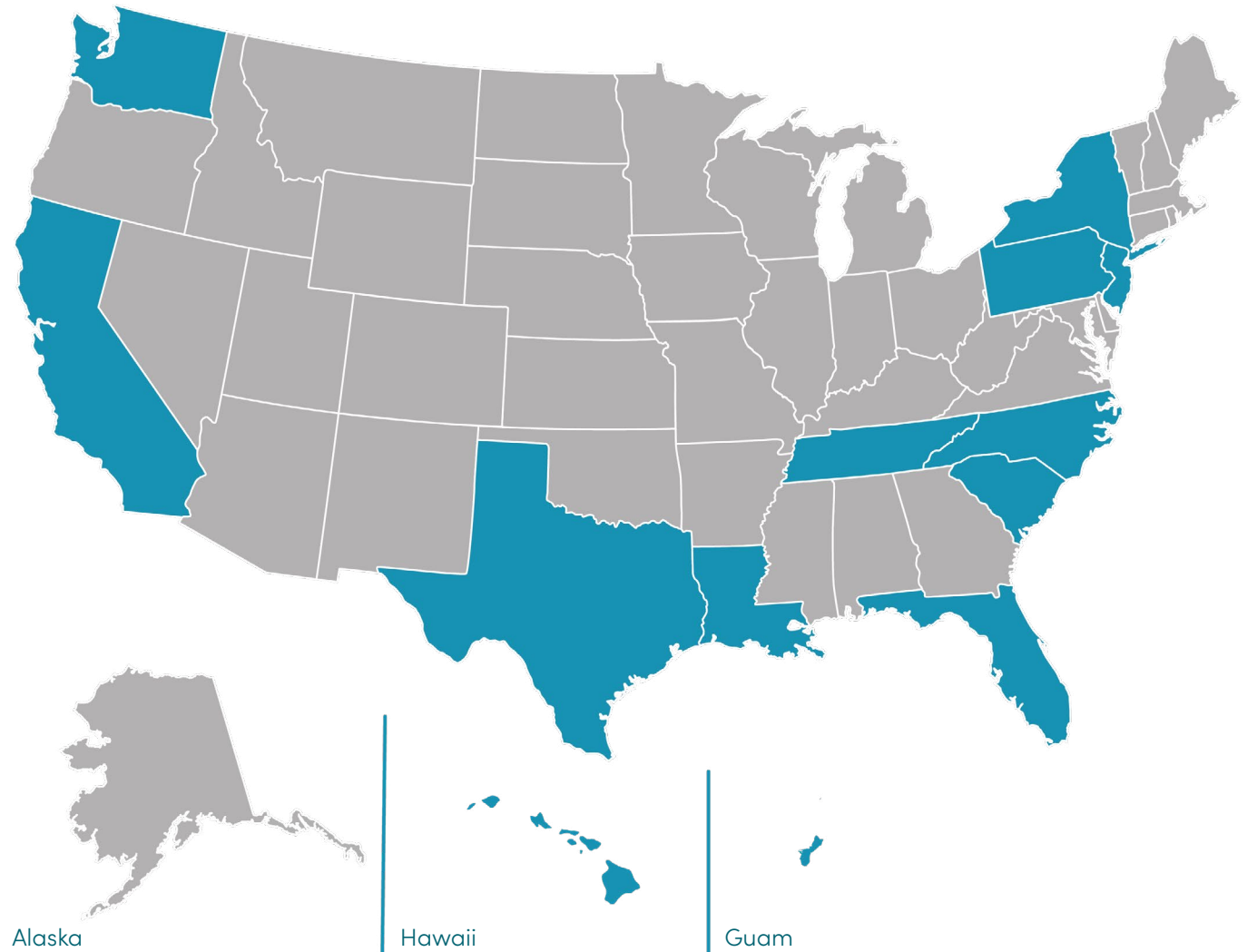
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Available Resources

Beyond providing our core services for a school's insurance and risk management needs, we consistently seek ways to provide additional resources that will help support your organizational goals. That's why we have assembled an offering of the following online platforms:

Mineral™

Mineral: Human Resources Hotline, Online Compliance Resource Library and General Training Library.



Nelson Strategies: School Security, Safety and Emergency Preparedness program for PAISBOA/Bolton and company school clients.

- Onsite School Security and Emergency Preparedness Assessment
- Enhanced Security and Emergency Preparedness Manual
- Faculty / Staff Training
- Training for School Security / Campus Resource Officers for Schools with In-House School Security



Vector Solutions:

- Online library of school-specific trainings for students and faculty/staff
- Sexual Abuse Prevention Courses
- Anonymous Tips Reporting



Passport:

- Digital storage of policies and other insurance related documents for easy access.



KROLL

Insurance Properties Appraisals:

- Buildings
- Contents
- Fixed Asset Inventories
- Replacement Cost Valuations
- Preferred Pricing



Indio: Indio turns the insurance application and renewal process into a simple, TurboTax-like experience that is fast, collaborative and easy to follow for school leaders.

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Forensic Audit:

- Risk Management and Insurance Review
- Benchmarking Data
- Best Practices Recommendation
- Narrative Report Unique to Each School

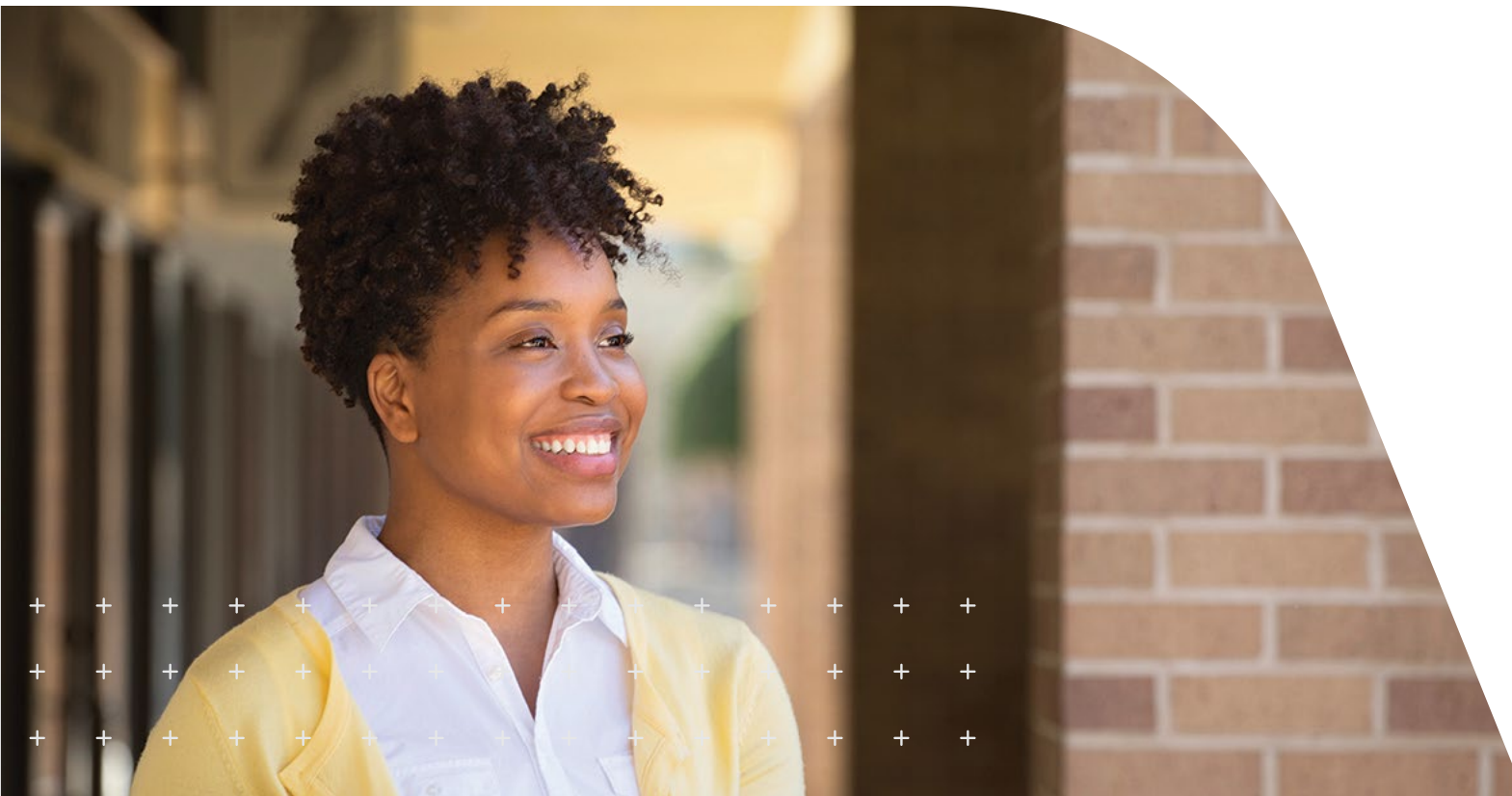


Risk Assessment Analysis: We know that a strategic risk management strategy engages numerous stakeholders and creates a common cause in an ongoing effort to protect the school. It builds community and enhances the reputation of the institution.

The tool that's been developed for the educational sector is designed for stakeholders who have the fiduciary responsibility for answering the important question: "Are we equipped to manage our risk to protect our school and students?"

To help schools develop a game plan to identify and prioritize their risks, we've developed a robust evaluation tool centered on the following risk categories:

- Reputational
- Financial
- Human Resources
- Legal & Compliance
- Health & Safety
- Operations & Security
- Technology
- Governance



IN CASE OF...

Claims, contracts, Certificates of Insurance—there's plenty to consider. The following section provides guidance on a number of important risk management topics and procedures.

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WHAT TO DO IF... YOU ENGAGE IN THIRD-PARTY CONTRACTS.

In regards to third-party contracts, Bolton should review any insurance-related sections of the contract before signing.

You should include your legal counsel in review and discussion of the contract before signing. It's a good idea to consider a master vendor contract agreement—if it makes sense, of course.

WHAT TO DO IF... YOU HAVE A LOSS.

In the event of loss or damage which may give rise to a claim, do what is reasonable and necessary to protect your property from further damage. If anyone is injured or requires attention, immediately move to a safe point and contact medical services. If a crime may have been committed, notify the police.

[Click here](#) to view an incident report.

Complete an Incident or Injury Report form. Include as much information as you can at the time of the incident, which may include third-party information.

Immediately, submit all Incident Reports to our office via email to:

P&C Claims with a copy to Katelyn VanWinkle, Senior Claims Manager

P&C Claims pcclaims@boltonco.com

Cc: Katelyn kvanwinkle@boltonco.com

Until the claim is reported and accepted by your insurance carrier, **there may not be reimbursement for any costs incurred.** Pre-legal counsel may not be covered by insurance.

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What to do if... you need your insurance policy.



Bolton provides immediate access to all of your policies and endorsements through **Passport**, an online document storage system.

To access **Passport**, [click here](#)

If you need additional assistance accessing your Passport account, please contact **Gayana Asatryan** at (626) 535-1966 or gasatryan@boltonco.com

If you've forgotten your password, [click here](#)



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What to do if... you need a Certificate of Insurance.

For a Certificate of Insurance, please [click here](#) to complete the request form.

Send your Certificate Request Form to paisboacerts@boltonco.com.

What to do if... you rent school facilities.

If you plan on renting out school facilities to an internal or external party, a **Facilities Use Agreement** and proper **Certificate of Insurance**, which names the school as “an additional insured,” should be collected and stored on location.

If a business decision was made to disregard the certificates of insurance, we strongly recommend still having a signed **Facilities Use Agreement** in place.

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What to do if... the school is taking a domestic trip.

If the school is taking a foreign or domestic trip, the first step is to review the [Field Trip Checklist](#).

Notify your Bolton Service Team of any foreign trips and planned activities.

Collect all waivers and consent forms needed for the trip as well as pertinent medical information for each participant. If planning with a third-party provider, review their contracts and ensure you have Certificates of Insurance with the appropriate additional insured wording to protect the school, participants and trustees.

Conduct a pre-trip orientation for all participants, volunteers, faculty and staff participating. Review your Code of Conduct and contingency plans for any unexpected trip disturbances.

Review your Code of Conduct and contingency plans for any unexpected trip disturbances.

Following the trip, conduct a debriefing session to discuss and disclose any incidents that may have occurred.



What to do if... the school is taking a foreign trip.

If you are planning any foreign travel, notify your Bolton Service Team of the countries, dates, itinerary and planned activities and complete a Safety Assessment of the trip.

Review the State Department's [Students Abroad](#) web page. The department issues warnings in regards to dangerous areas of the world and unsafe travel conditions.

Enroll all participants in the State Departments STEP Program. The Smart Traveler Enrollment Program (STEP) <https://step.state.gov/step/> is a free service for U.S. citizens and nationals who are traveling or living abroad. STEP allows you to enter information about trips abroad so that the Department of State, via our embassies and consulates, can better assist you in an emergency. You can also subscribe to receive email updates with travel advisories and other information for a particular country.

The consular officers can assist U.S. citizens and nationals who encounter serious legal, medical, or financial difficulties. They can provide the names of local attorneys and doctors, provide loans to destitute Americans, and provide information about dangerous conditions affecting your overseas travel or residence. Consular officers also perform non-emergency services, helping Americans with absentee voting, selective service registration, receiving federal benefits, and filing U.S. tax forms. Consular officers can notarize documents, issue passports, and register American children born abroad. Visit the website of the [closest embassy or consulate](#) for more information.

Consult the Center for Disease Control (CDC) [Travelers' Health](#) web page for information regarding illnesses, vaccinations and advice for the areas the school will be visiting.

Assess other areas of the trip, such as transportation, local laws, medical facilities, etc.

Bring foreign travel emergency contact cards with you, which are provided by the insurance company. If needed, please contact your Bolton Service Team.

What to do if... you obtain new property or vehicles.

If you acquire new property, vehicles, equipment or any items of value, review your assets quarterly and notify your Bolton Service Team so we can make proper adjustments to your insurance limits if necessary.

VEHICLES

If the school purchases any new vehicles, please contact your Bolton Service Team immediately to ensure the property insurance coverage is put in place and you receive an Auto ID card.

If the school sells any vehicles, please contact your Bolton Service Team immediately so the vehicle can be removed from your insurance.

NEW PROPERTY OR EQUIPMENT

The addition or removal of any property should be reported to your Bolton Service Team as soon as possible so your insurance limits can be adjusted if necessary.

CONSTRUCTION ON CAMPUS

Some construction may not be covered under your typical insurance policy. If you are planning a construction project on campus, discuss this with your Bolton broker or service team member to determine if you need a Builder's Risk policy.

The Do's and Don'ts of Claims Handling

DO

- Report all claims immediately to Bolton & Company.
- Take photographs of everything related to the incident.
- Report all claims involving theft, vandalism or other crimes to the police.
- Document the facts of the accident or injury.
- Obtain names, addresses and phone numbers of witnesses.
- Forward all correspondence, bills, reports and other documents to Bolton.
- Reference your policy number and include your claim number on all correspondence.
- Implement these procedures among all staff members.

DON'T

- Reveal information about your insurance coverage other than company and agent's name to anyone.
- Admit responsibility for the accident or injury.
- Discuss the accident or injury with anyone other than a Bolton authorized representative or law enforcement official.
- Provide copies of documents to persons other than a Bolton authorized representative.

Student Accident Claims

In any incident that involves the injury of a student, provide proper and necessary medical attention first. In the event of a serious injury, always call 911.

Contact the student's parent or guardian immediately, inform them of the situation and provide them with a claim form. Claims forms are specific to each student accident insurance company. If you need a claim form, contact your Bolton service team.

It's important to assure timely processing of the claim. Advise the parent or guardian to include any itemized bills, paid receipts, explanations of benefits and all relevant documents with the claim form. Encourage the parent or guardian to report to the insurance carrier immediately.

Student Accident Claim Form: <https://www.phly.com/Files/Accident%20Claim%20Form36-10347.pdf>





Best Practices

The best way to avoid claims and other concerns begins with proper planning. The following reviews proactive steps toward a school's risk management approach.

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Establishing Enterprise Risk Management on Campus

Establishing Enterprise Risk Management (ERM) at your school can ensure effective and efficient risk management. This is as much a practice as it is a philosophy, and may require a champion to move toward establishing an ERM program at your school. The following can help reinforce this effort:

- Obtain support from your Board of Trustees
- Base the ERM program on the five types of school risk: Strategic, Financial, Operational, Compliance and Reputational
- Design the ERM charter to be explicitly followed
- Ensure the ERM protects the school's mission
- Outline the audit committee's role in the process
- Contact Bolton so we can support you



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Forming a Risk Management Committee

A Risk Management Committee develops and oversees an organization's risk management program.

The committee identifies the organization's exposures, develops a risk control program and establishes a risk financing strategy.

- Includes a cross-section of all facets of the school
- Meets quarterly or more often if needed
- Has a mission statement that is reviewed each meeting
- Sets yearly goals driven by the ERM process from the top-down
- Reviews all incident/accident reports and obtains key status updates
- Includes your key insurance and risk management partner as needed

It's important to review loss experience on a quarterly basis in regard to workers' compensation, property, liability and auto to see if trends are forming. These trends may show where or what additional training is needed. Education INSITE can assist with this.

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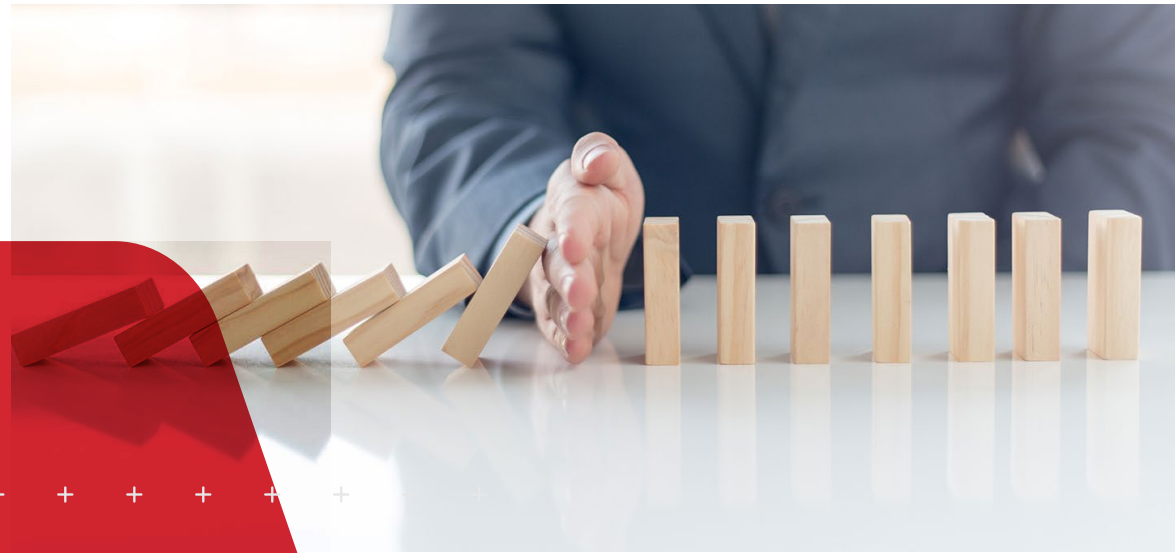
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Crisis Management

The worst time to prepare for a crisis is in the middle of a crisis. Be proactive and know what to do when a crisis strikes! It's best to have a relationship with a crisis management firm before you need them.

Ask your service team what resources the insurance companies can provide you. Check out these resources for more information:

- [Practical Information on Crisis Planning](#)
- [Council for American Private Education's Crisis Planning](#)
- [The Jane Group](#)
- [Virginia Department of Education's Model School Crisis Management Plan](#)



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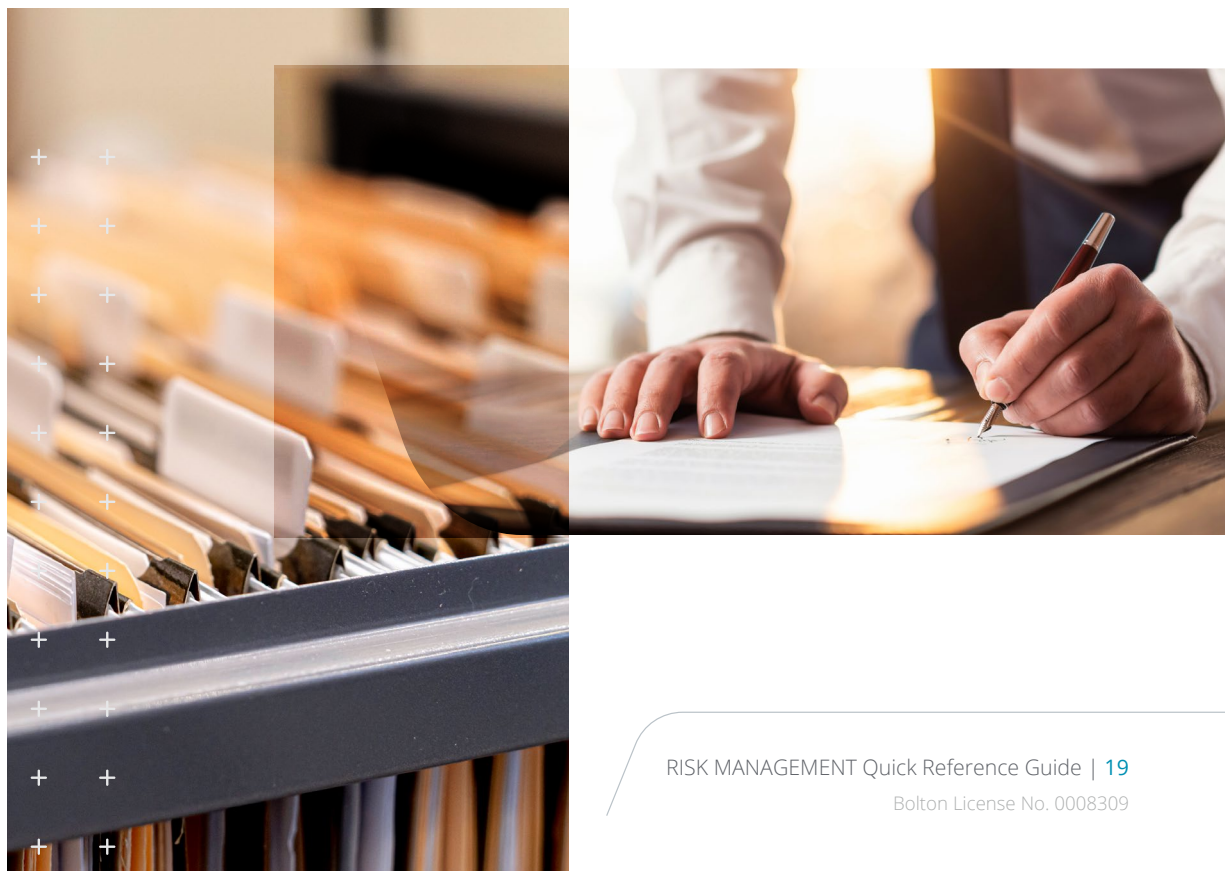
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Maintaining Third-Party Certificates of Insurance

When maintaining third-party Certificates of Insurance (COI), establish a centralized gatekeeper and implement a system that ensures COIs are updated each year upon renewal of the various vendor insurance programs.

Education INSITE's COI Track can assist with tracking all third-party certificates of insurance, including vendors, expiration dates, coverages and limits. Contact your Bolton Service Team for more information.

[Insurance Requirements by Contract Type.](#)



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Transportation and Driver Authorization

Responsibility should be centralized with established procedures around vehicle usage. Consideration should also be given to driving distance for your own vehicles compared to when you contract out.

Place all insurance cards, registration documents and an incident investigation form in all vehicles.

Document all accidents with incident report and photos/videos as soon as possible (see Claims Handling Procedures for additional information).

Establish a vehicle maintenance program and keep logs of all service and repairs to vehicles.



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Campus Walk-Throughs and Facility Inspections

It's highly recommended you conduct campus walk-throughs on a monthly basis, following a predetermined checklist. [Click here](#) to download a sample Facility Inspection Checklist.

We suggest delivering reports to the risk management or safety committee. Onsite hazard identification walk-throughs are available from your insurance company with support from your Bolton team. Contact your Bolton Service Team for more information.

Volunteers

Volunteers can be a tremendous resource for schools, but they can also present a new risk. You must establish a gatekeeper to control this risk and provide a volunteer application that outlines a code of conduct, volunteers' duties and release of liability of the school and background checks.

[Click here](#) to download a sample Volunteer Application.

If your volunteers plan on driving on behalf of the school, they must complete the Volunteer Driver Application. A sample can be found [here](#).

Accident Investigations

Accident Investigations determine not only what happened, but also how and why. The following steps define the key components of an Accident Investigation:

1. Secure incident site.
2. Organize an Accident Investigation Team.
3. Complete Accident Investigation form. [Click here](#) to download.
4. Begin the process as to why the incident occurred—get to the root cause.
5. Communicate findings and recommendations to your Risk Management Committee.
6. Implement corrective measures and potential training.

Concussions

Concussions are a growing risk among student athletes, and can lead to serious, lasting injuries. The **Center for Disease Control** defines three crucial steps to minimize the risk of concussions:

Educate: Inform and educate everyone responsible for concussion prevention and response. This includes coaches, athletes, their parents or guardians, faculty, staff and volunteers.

Remove the athlete from play: An athlete who is believed to have a concussion is to be removed from play right away.

Obtain permission to return to play: An athlete can only return to play or practice after at least 24 hours and with permission from a healthcare professional.

The Centers for Disease Control and Prevention offers valuable information and resources for teachers, counselors, school professionals, school nurses, parents and coaches. Visit their [website](#) to learn more.

Data Security

As technology continues to provide new solutions for your school's operations, it also poses new security threats. In order to stay proactive against cyber-attacks and data breaches, it's important to **be diligent in your cyber risk management processes, including the following:**

- Encrypt information
- Track portable devices
- Monitor inexpensive assets
- Engage a cyber advisor
- Implement physical access control (selective restriction)
- Dispose of records properly
- Implement policies and procedures for social media, privacy and data security
- Manage your vendors (third-party IT support)

In addition, it is important to stay up to date on terminology and implement strong risk management cyber controls.

The Association of Technology Leaders in Independent Schools (ATLIS) has created a free resource guide available to all independent schools. The 2022 Cybersecurity Recommendations for Independent Schools can be accessed here: <https://www.theatlis.org/cyber>.

[Also, here is a glossary of cyber terminology for your reference.](#)

Finally, Bolton's Education Practice Group has developed an exclusive Cyber Liability Insurance Program that provides state-of-the-art coverage and preferred pricing under the NetGuard Plus Cyber Liability policy through Tokio Marine HCC.

To apply, please complete the following applications:

[Security Controls Application](#)

[Security Controls Supplemental Application](#)

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Other emerging risks to consider...

As the needs of your school continue to develop and grow, so do the imminent challenges that you will likely face. Bolton's Education Practice Group proactively monitors emerging risks facing the education community and provides the right resources and solutions to help your organization mitigate them.

These include:

- Drones and their usage
- Environmental liability
- Campus security and violence on campus
- Student mental health
- Title IX Revisions





Protecting assets is what we do, making a difference is who we are.

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