



Frequently Asked Questions

December 1, 2021

- **A neighboring district is looking for transportation assistance and would like our district's buses to transport their students on some of their routes. Are there any issues with assisting this district?**
 - While there aren't any issues with this your district should be aware absent a lease agreement your district is still going to be responsible for an Auto loss as Auto coverage follows the vehicle Owner/Lessee. If the driver is a district employee your district would also be responsible for the Workers' Compensation in the event the employee is injured. The risk that can be transferred to the other district is potential injury to their students while on the bus not resulting from a bus accident (ex. Student fight). To protect against this exposure your district should obtain a certificate of liability insurance from the other district naming your district as an additional insured on a primary and non-contributory basis. To completely transfer the exposure your district would have to look at lease agreement wording with the other district and having them employ your drivers directly for the routes they are doing for the other district.

- **Our district received a Due Process complaint; does this need to be turned into insurance?**
 - Yes, a copy of the Due Process complaint should be emailed to: newclaim@summitrisk.com so a claim file can be opened for the matter under the School Board Legal Liability coverage which provides for legal expenses for Due Process matters.

- **One of our district vehicles hit an employee's car in the parking lot; who do we need to notify and is there a deductible?**
 - An accident report detailing what happened should be sent to clic@tnwinc.com so an Auto Liability claim can be started for the matter. Since the employee's vehicle is not district property there would not be a deductible as the damage would be addressed by the district's Liability. The employee should be advised to obtain an estimate for the damage and that a Gallagher Bassett adjustor will be reaching out to him or her in the coming days.

- **Which lines of coverage carry a deductible?**
 - While not all inclusive generally any type of damage to district owned property carries a deductible. School Board Legal Liability matters and Cyber Liability matters also carry a deductible. As deductibles can vary please consult your proposal of insurance or a member of our Gallagher Team to confirm potential deductibles in the case of a loss.



As of December 3, 2020

- **Does CLIC provide Third Party Liability coverage for COVID-19?**
 - As is the case with most Liability policies, or coverage documents, CLIC's Liability coverage document has a specific exclusion for Organic Pathogens such as COVID-19. The best thing your District can do to protect against the COVID-19 Liability exposure is follow guidance of state organizations like the Governor's office, CDC, Local Health Departments and governing bodies like the Illinois State Board of Education. In addition, it is advisable that your district work with your legal counsel on policies and procedures to make certain they are done in the best way possible to protect, and even strengthen your district's Tort Immunities that you have as an IL Public Entity (as you may recall from CLIC correspondence one of these immunities is even specific to Communicable Diseases like COVID). At this time we are not aware of any insurers actively providing Liability coverage for COVID-19.

- **A District Employee contracts COVID-19 and believes it is a result of their job for the district; can he or she file a Work Comp claim?**
 - Yes they can, and should be advised to do so. This will allow CLIC's Work Comp Claims Administration team, Sedgwick, to assign an adjustor to the matter and investigate all facets of the incident to determine compensability. While it is unlikely the claim is compensable in most cases, it is important that Sedgwick make that determination if the employee believes their job is the cause of contraction.
 - Coverage for Communicable Diseases, or COVID, is provided under Workers Compensation coverage; however, this does not mean an employee contracting COVID is automatically a compensable claim. The employee must show they contracted COVID-19 through their employment for the district and not the general public. Given the prevalence of COVID-19 this is a tough task as the virus could be contracted at a grocery store, church, friend/family members' residence, restaurant facility, barbershop, etc. If your district is practicing, to the fullest extent possible, updated industry specific CDC or IDPH guidelines to prevent COVID-19 exposure (ex. Providing PPE Equipment) it is fairly unlikely a compensable claim will be seen. At present time most compensable claims are being seen by those in the healthcare industry or first responders. In most cases these jobs provide a significant added risk for contracting the virus increasing the probability of compensability.

- **Our District is looking to evaluate, and potentially upgrade, our Cyber Security systems; does CLIC have a resource for this?**
 - In Spring 2020 CLIC partnered with Secure Halo to provide Cyber Loss Control to member districts. This includes Cybersecurity related webinars and Phishing exercises for members. Districts can also look to contract directly with Secure Halo for further Cyber Security services they offer. We would encourage districts to take advantage of these services if not already doing so. Included below is the contact info for Mr. Matthew Yates at Secure Halo who can assist your district with engaging his team's services.



SECURE HALO
SECURING THE ENTERPRISE

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- **Is there a reason we are receiving more fraudulent unemployment claims than ever?**
 - Fraudulent unemployment claims are being seen at an all-time high due to COVID-19. We would recommend contacting employees, or retirees, if an unemployment claim is received for them. They should be advised to report the fraudulent claim through IDES. A link for reporting through IDES's website is included below. Potentially affected employees or retirees should not activate any unknown Debit Cards received via mail or contact KeyBank. Credit reports should also be monitored for potential fraudulent activity.
 - [Illinois Department of Employment Security](#)

As of December 5, 2019

- **My District's IT Director recently inquired about our Cyber coverage; do we have this through CLIC?**
 - The CLIC Property/Casualty program includes \$2,000,000 in Cyber Liability coverage per member. While the yearly CLIC proposal outlines the coverage in further detail, the intention of the Cyber coverage is to protect and assist the district in the instance Personal Identifiable Information is breached as a result of the district's systems being compromised or ransomware infects the district's system resulting in loss of control. This starts with calling the Breach Response Hotline outlined in the CLIC Cyber Claim Flow Chart. The hotline will assist in addressing legal obligations and risks related to the breach or system attack. While each incident will have its own facts and circumstances that determine the services that will be covered by the policy, in general the coverage is meant to address many of the costs associated with the resulting actions recommended by the breach response hotline team such as forensic auditor's expenses to determine the scope/depth of a breach, costs to recover potentially corrupted data, notification expenses for informing those affected and potential credit monitoring. Should your District experience a System Breach please contact a member of our Gallagher CLIC Team to make certain the proper protocol is followed in contacting the Breach Response hotline.
- **My District doesn't have a very good loss history on School Board Legal Liability; is there anything that can help with this?**



- Yes there is. CLIC's School Board Legal Liability insurer provides all CLIC members with complimentary access to Enquiron's HR Resource website and hotline. Enquiron's website has a variety of HR related tools such as handbooks builders, employee related legal postings and webinars on pertinent topics like Sexual Harassment in the workplace. In addition to these tools the website, and hotline, also provide the ability to ask licensed attorney's about broadly based HR scenarios to assist in finding the best way to proceed legally. If you are not already signed up for Enquiron's website please contact a member of our Gallagher CLIC team to assist in getting you, or your district's HR director, signed up today.
- **My District needs to renew the plates for our bus fleet; what do I need from insurance?**
 - A certificate of insurance is needed. Our Gallagher CLIC Team is already familiar with the requirements of the Secretary of State so we just need an email from yourself, or your Transportation director, with the VIN's of the buses that have plates being renewed (the SOS requires this info be on the certificate).
- **Some of my District staff would like to do a yoga or pilates class after school in one of the district's recreation spaces; is this permissible?**
 - Staff doing a yoga, pilates or other type of exercise class on district premises is permissible, however it is recommended staff participating in this sign a waiver acknowledging the activity is voluntary and not part of their scope of duties for the district thus in the event they are injured Workers Compensation coverage would not apply. CLIC Legal counsel previously drafted a sample waiver for activities like this that was sent out to the CLIC membership. For a copy of the sample waiver please contact a member of the Gallagher CLIC Team.
- **My District recently purchased a new bus; is there anything I need to do through insurance to make certain it is covered?**
 - For the convenience of its members CLIC's Auto coverage is written on a fleet basis so vehicle additions and/or deletions are not needed during the policy term, but instead there is automatically coverage once your district takes possession of a vehicle/bus and is responsible for insuring. We do ask that vehicle/bus counts and total insurable value are updated accordingly each year in January when we collect renewal exposure info through our RiskPartner system.

December 6, 2018

- **With the recent rash of school shootings does CLIC have any active shooter or violent acts insurance policies in force?**
 - CLIC includes Gallagher Crisis Protect which is meant to deal with the aftermath of a violent event like a School Shooting or disgruntled employee. It covers things like counseling, a PR firm, funeral expenses if deceased victims, medical costs not covered by health insurance and a payout if the



building is no longer going to be used. While we hope this is never needed, the hotline is included below for reference.

Crisis Hotline
+1 833-325-1020

- **Our Special Education department is going to contract out transportation services and use the local Taxi Company. Are there any special insurance requirements that a Taxi firm must have?**
 - Per Illinois statute an entity being contracted out to provide transportation services for a School District must carry a minimum of \$2,000,000 Combined Single Limit on the Automobile Liability coverage or \$1,000,000 Combined Single Limit on the Automobile Liability coverage with a \$5,000,000 Umbrella or Excess Liability policy over it. We also strongly recommend the entity carry General Liability insurance that includes coverage for Sexual Misconduct. All Liability coverages should name the District as an Additional Insured on a primary and non-contributory basis.
- **Our district recently had our carpets cleaned and when we came back to work on Monday we noticed that black mold was all over the carpets, desks, and walls. Is there any CLIC insurance Coverage for this type of incident?**
 - The CLIC Property/Casualty program includes Mold coverage under the Pollution Liability policy. A claim should be reported to CLIC's Pollution Liability insurer, Ironshore. Please contact a member Gallagher's CLIC Administration team to assist with reporting this incident to Ironshore.
- **Our district was recently served with an EEOC document where an employee is suing the district for age discrimination. Our district's legal counsel immediately handled the response back to the EEOC. A year later the EEOC notifies the district that the employee has the right to sue. The district's legal counsel tells the district to turn this into the School Board Legal Liability insurer. Is this covered under the CLIC program?**
 - While EEOC matters are covered under CLIC's School Board Legal Liability coverage, the incident should have been turned into the insurer immediately after it was received (not a year later when the EEOC responded). Failure to turn in an EEOC matter in a timely manner could preclude coverage since School Board Legal Liability coverage is provided on a Claims-Made basis. In this scenario coverage would be denied since the district's knowledge of the incident occurred in a different policy term than the district's reporting of the incident. If your district receives an EEOC matter it should be turned into Summit Risk immediately.



- **Do our District PTA's, PTO's, Booster Clubs and Education Foundations need their own Liability coverage?**
 - As long as these groups are specifically authorized by the district they do not require their own Liability coverage as the district's Liability coverage through CLIC extends to them. We do recommend these groups obtain their own Crime coverage if they handle a significant amount of funds as the district's Crime coverage would not extend unless their funds are accounted for in the District's annual financial audit. In the case of Educational Foundation's we also recommend they obtain their own Directors & Officers Liability coverage to protect their Board for decisions made on behalf of the Foundation.

- **Often times I hear Insurance personnel ask me for my COPE information; what does that mean?**
 - COPE information is a term used in Property underwriting by insurers. Insurers need to get your district's COPE information to properly underwrite the building. COPE means:
 - C – Construction (e.g., frame, masonry, masonry veneer, superior construction, mixed—masonry/frame)
 - O – Occupancy (how the building is being used for commercial property and whether it is owner-occupant or renter-occupied for homeowners and the number of families for which the building is designed)
 - P – Protection (e.g., quality of the responding fire department including whether it is paid or volunteer, adequacy of water pressure and water supply in the community, distance of the structure to the nearest fire station, quality of the fire hydrant, and the distance of the structure to the nearest hydrant)
 - E – Exposure (risks of loss posed by neighboring property or the surrounding area, taking into consideration what is located near the property, such as an office building, a subdivision, or a fireworks factory)

- **If Students are involved in a fight would Student Accident coverage apply?**
 - Normally under the Student Accident coverage the Non-Aggressor who is injured would be afforded Student Accident coverage. The Instigator or Aggressor would not be afforded coverage.

- **Our District recently contracted out with a Third Party Vendor to provide After School Programs for our students; should the Vendor be providing us with insurance?**
 - Yes, all outside Vendors who perform services for the District should be providing the district with a Certificate of Insurance evidencing proper Liability and Workers Compensation coverage. In addition the district should be named as an additional insured on a primary and non-contributory basis on the Liability coverages and in the case of vendors dealing with students directly confirmation should be included that the Liability includes coverage for Sexual Misconduct. Once you receive the certificate from the Vendor feel free to send to your AJG Co. team for review if you are unsure if the proper



coverages are being provided. A Sample Certificate of Insurance is included in the CLIC Risk Transfer Manual.

- **Our District has a Treasurer who needs to be bonded; does CLIC cover Treasurers?**
 - Under the CLIC Program our Bond Division writes Treasurers Bonds and Special Issue Bonds for construction projects, bond sales and working cash on behalf of the CLIC Membership. Our Bond Division negotiated with various insurers competitive rates for all of your district's bond needs. The AJG Co. CLIC Bond Team can also place any needed Notary Bonds. If you need a bond please contact Ms. Jodie Sellers at Jodie_Sellers@AJG.com or (630)285-4084.

As of December 8, 2016

- **If a student has their eyeglasses broken in Gym class does Student Accident coverage replace the eyeglasses?**
 - Under the CLIC Student Accident coverage replacement of eyeglasses is not covered.
- **Our District is going to have “Student Teachers” working in our buildings during the school year. Are those “Student Teachers” and the district covered?**
 - Under the definition of a Named Insured under CLIC's MOC policy those “Student Teachers” are afforded coverage as long as they are under your control and supervision. It is recommended that before you place any “Student Teachers” in the classroom that you do a background check on those “Student Teachers”.
- **Our PTO/Booster Club is going to do a Fund Raiser and will have a cash bar. Are we covered under CLIC?**
 - If the district is holding a Fund Raiser and has an open bar, the district needs to purchase a separate Special Events policy that includes Liquor Liability coverage. The cost of this policy for a \$1,000,000 Liability limit is nominal. Please contact our CLIC Support Team and we can get a policy put in place before your event.
- **Our Spring Sports teams are going out of State to participate in Sporting Events; is this covered under CLIC?**
 - All of your district's teams would be afforded coverage if you cross State lines to participate in sporting events. If it is an overnight trip the district must make certain that they have the proper number of chaperones to supervise the teams. In addition, it is highly recommended that clear rules of behavior are set for the coaches and players.
- **My District is purchasing laptops for all of our students. Can I insure those under the CLIC program?**



- Under the CLIC program we do have EDP coverage. The coverage is subject to a \$2,500 District Maintenance Deductible. In all probability the child's missing or damaged laptop costs much less than the \$2,500 deductible.
 - CLIC has developed a One2One Program for students' and staffs' laptops, iPads, Etc... This program allows the district to choose the deductible they would want. In addition the program can be set up very similar to how a district runs their Free and Reduced Lunch Program. Coverage is All Risks and provides Replacement of the unit for perils such as theft, broken screens and water damage. Please contact your CLIC Service Team if you are interested in securing One2One coverage.
- **My School Board was wondering if CLIC has any programs for our district's health plans?**
 - The CLIC program is a Property/Casualty program and does not insure health plans. However, our colleagues from Gallagher Benefit Services division do insure and offer many health plan options for our Illinois Schools. Gallagher Benefit Services has options from First Dollar plans to Self Insured Pools similar to how CLIC operates. Please contact either Michael McHugh or Byron Given and they will put you in contact with a Gallagher Benefit Services representative.

As of December 10, 2015

- **Is our district covered if one of our employees steals money or supplies?**
 - Under the CLIC program this type of loss would be covered under the CLIC Crime policy under Employee Dishonesty coverage. Each CLIC Member has a \$2,000,000 policy limit.
- **Is our district covered if we send our student clubs on overseas trips?**
 - Each CLIC district would be afforded Liability coverage in the event the district was brought back to the United States. In all probability that will not happen. A district who has student clubs going overseas needs to purchase a Foreign Liability policy. This policy provides \$1,000,000 in liability coverage. Please contact a member of our Gallagher CLIC Team.
- **Our district is doing a \$5,000,000 Renovation project and a \$7,000,000 New Addition to one of our schools. Are there any special coverages that the district needs?**
 - The School District needs to purchase a Builders Risk policy in the amount of \$12,000,000. In addition the district needs to carefully review the AIA Contract with their legal counsel to make certain it is written to properly protect the School District's interests.
- **Should our district be giving a Certificate of Insurance form to outside vendors, such as Nurses, Food Service firms and naming them as Additional Insureds?**
 - A district should never give an outside vendor a Certificate of Insurance form and name them as an Additional Insured. Any third party vendor who



performs a service for your district should be furnishing to your district a Certificate of Insurance form. The Certificate should name your district as an Additional Insured on a primary and non-contributory basis.

- **Does CLIC recommend that we allow chaperones to bring their own children (that aren't district students) on field trips?**
 - It is our recommendation that your district not allow chaperones to bring their non-district children on field trips. The reason is for Safety & Liability issues. A chaperone should be concerned with the safety of the students on a field trip. By having their own children on the trip the natural tendency is to be concerned with the safety of their own children first rather than with the students. In the event of a serious incident this can open up the district to criticism.
- **Does CLIC meet the new Secretary of State Bus plating requirements?**
 - Under the CLIC program each district has a \$2,000,000 Automobile Liability Combined Single Limit which meets the state of Illinois's minimum coverage requirement for any vehicle requiring a school bus driver permit. CLIC has provided its members with this limit since 2013 when Illinois passed the statute requiring the increased Automobile Liability limit.

As of December 11, 2014

- **Who do I contact for a Boiler Inspection?**
 - W. Jason Burns
Inspection Requests and Inspection Services
Phone: 312-496-8018 (Office)
312-961-6441 (Mobile)
Email: wburns@chubb.com
- **What does Fiduciary Liability coverage provide?**
 - The Fiduciary Liability Policy is a claims made policy that pays on behalf of the Insureds, loss on account of any Fiduciary Claim made against the Insureds for a Wrongful Act committed, attempted or allegedly committed or attempted before or during the policy period by such Insureds or by any person for whose Wrongful Acts the Insureds are legally responsible.
- **Our school employees want to use the gym after hours. Are they covered?**
 - Typically school employees are not covered under Workers Compensation if they use your gym facilities after hours, unless it is part of their normal responsibilities such as a school related coach.
- **When do I give out Student Accident Claim Forms to the parents?**
 - Student Accident claims forms should be distributed immediately to the parent when a child has a serious accident at school.
- **Parents want to drive some football players to a game. Are they covered under the CLIC Program if they get in an accident?**



- Parents are not covered under the CLIC program for driving their students to sporting events. The Liability follows the vehicle.
- **What should we require from outside vendors we invite on our property?**
 - All outside vendors who perform services for the district should be furnishing to the district a certificate of insurance form showing evidence of their insurance coverages. The certificate should be written by carriers with an AM Best rating of at least A – VII. In addition the certificate should name the district as an additional insured as their interests may appear on a primary basis. Also once you receive the certificate from the vendor, please send to your AJG Co. team for review and approval. A Sample certificate is listed in the CLIC Risk Transfer Manual.
- **Non-school sponsored field trips – should we get students to sign a parent slip that the event is no way connected to the school? And have teacher sign a waiver and indemnify the district?**
 - On non-school sponsored field trips, you should work with your district's legal counsel to draft a letter to all parents outlining that the trip is not an approved school sponsored trip and that the district does not assume any liability.
- **Should we allow vendors to use the district's equipment – ladders and lifts?**
 - The district should never allow a vendor to use your ladders or lifts. The vendors should bring their own tools and equipment onto your site. If you allow them to use your district's tools, ladders and lifts and if that vendor got hurt, it would be the district's liability. The vendor's workers' compensation carrier would subrogate against CLIC and the district for having defective equipment.
- **We are requesting Bus Transportation bids. What coverage and limits should we ask for? Anything else?**
 - A sample certificate is outlined in the CLIC Risk Transfer Manual.
- **We are going to build a new school and just starting to work with the architect and builder. It is okay to sign an AIA contract?**
 - When a member district is going to do a new construction project or a renovation, the district needs to purchase Builders' Risk coverage to protect the district during the course of construction. A district should never sign an AIA document without legal counsel reviewing the wording in the contract. There are a number of clauses in those documents that do not provide any protection to the district. In the CLIC program our legal counsel will review any AIA documents and wording on behalf of our CLIC members for no charge to the member district. CLIC will pick up that cost. The reason being, is that we want to make certain your district is properly protected.
- **We are having a Fun Fair at the school and renting a Jumpy House. Is there coverage under the CLIC program?**
 - All Fun Fairs, Dances, Carnivals are afforded coverage under the CLIC program as long as the district's Board of Education approves those events. When renting equipment, such as slides, and jumpy houses, the district



should get a certificate of insurance form from the rental company and that the certificate names the district as an additional insured as their interests may appear on a primary basis. When you receive the certificate from the rental company, please send it to your AJG Co team for review.

- **Does CLIC cover the cost of Property Appraisals?**
 - Under the CLIC program, CLIC does not cover the cost for physical property appraisals. CLIC does however pay for the annual updates through Industrial Appraisal for those members who utilize Industrial Appraisal. CLIC also does have an arrangement with Industrial Appraisal Services where they give our CLIC members a price discount for those services as a member of CLIC.
- **We have some student internships working in stores in various capacities. Is there coverage under the CLIC Program if they get hurt?**
 - With student internships, and students working in stores in various capacities, that can cause a number of issues that need to be addressed. Usually if the student is getting paid from the vendor that vendor would be responsible for the student's workers' compensation coverage if a student got hurt. If a student is not getting paid and got hurt on a job, the student could file a liability claim against that vendor for any damages they may have incurred. In addition under CLIC we also have student accident coverage available for all students. When contemplating placing students in internships it is important to work with your legal counsel and review those internship agreements to see who is responsible for the student. Many times we see those agreements are one sided and protect the vendor and makes the school responsible for any student injuries, when our districts do not have any control over the student at the vendors job site.
- **Do you still have a Laptop coverage program? How does it work?**
 - CLIC does have a Laptop program. It is called the One2One Program. Many CLIC members have taken advantage of this program. Please contact your CLIC Service team for additional details.
- **Should I let coaches and teachers drive one of our white mini buses/activity buses that the district uses?**
 - Coaches and teachers can drive the white activities buses as long as they have a valid driver's license.
- **What if I have to rent a bus for a special field trip? What should I require from the company?**
 - When renting outside transportation such a bus for a special field trip you should require the following minimum coverage limits:
 - General Liability: \$1,000,000 Per Occurrence/\$3,000,000 General Aggregate Including Sexual Abuse
 - Automobile: \$2,000,000 Combined Single Limit
 - Workers' Compensation: \$1,000,000/\$1,000,000/\$1,000,000
 - Umbrella Liability: \$5,000,000 Per Occurrence/\$5,000,000 General Aggregate (minimum)



- Carriers: All should be rated by AM Best of at least an A- VII. District should also be named as an additional insured on a primary basis. Also use a district credit card to rent the bus.
- **If we are renting out our buildings, what should we require from the renters?**
 - If the district rents their facilities, you should require those groups to give you a certificate of insurance form and name the district as an additional insured on a primary basis. Once you receive the certificate from the vendor, please give to your AJG Co team for review and approval.
- **Are our school volunteers covered for Workers' Compensation coverage if they get injured?**
 - Under the CLIC Program the definition of the named insured has been broadened to include volunteers as insureds as long as they are under the district's control. If a volunteer got injured and was under the district's control, then workers' compensation coverage could apply.
- **Are therapy dogs covered under the CLIC program?**
 - We recommend that before a district brings therapy dogs into a school that they take the steps to notify the parents of this possibility and find out if any students are allergic to dogs or dog hair, or if they students are scared of dogs. If the district is going to proceed with therapy dogs then they need to get a certificate of insurance form from the owner of the therapy dogs, and have them name the district as an additional insured on a primary basis. Once received please send to your AJG Co team for review and approval.