

North Carolina School Boards Trust

A Longstanding Partner with Local Boards of Education

The Partner Schools Trust. Since 1982.

During the worldwide insurance crisis of the 1980's, most boards of education in North Carolina were unable to obtain insurance through the commercial insurance market at any price. With nowhere else to turn, boards approached the North Carolina School Boards Association (NCSBA) for help. At that time, the North Carolina School Boards Trust (NCSBT) was formed as a member-funded, member-managed risk management program offering an option exclusively for members of NCSBA. For 40 years, the NCSBT has continued to provide necessary risk management protection and service to participating school boards.



1982

Workers' Compensation Fund is Opened

NCSBT created its first fund, the Workers' Compensation Fund, to provide statutory workers' compensation coverage to participating school boards for their locally and federally funded workers' compensation exposures. This Fund includes coverage for the members' proportionate share of their local workers' compensation exposures on split-fund claims. The Fund also provides employers' liability coverage for claims against the board for employee injury or illness allegedly caused by the school district's negligence.

1986

Errors & Omissions/General Liability Fund is Opened

NCSBT opened its Errors & Omissions/General Liability Fund to provide coverage to participating boards for their various general liability and school board legal liability exposures, while allowing them to preserve their governmental immunity from state tort and negligence claims. Errors & Omissions coverage primarily covers liabilities arising out of alleged violations of employee or student rights, and General Liability coverage provides coverage for bodily injury, personal injury, and property damage liability arising out of the operation and maintenance of school premises and/or school programs.

1997

Automobile/Inland Marine Fund is Opened

NCSBT opened its Automobile/Inland Marine Fund to provide members with coverage for claims arising out of the operation of non-yellow school bus vehicles owned and used by the school district, including vehicles borrowed, rented, or leased by the district. Coverage is also provided for authorized yellow school bus uses that are not subject to the North Carolina State Tort Claims Act. This fund also provides excess coverage for school district employees while using their own vehicles for school district business.

Stability

Expertise

Value

Trust

School districts’ risk management needs have evolved dramatically since 1982, and the NCSBT programs have evolved as well. NCSBT now provides liability and physical damage coverage for scheduled drones. In 2008 the Errors & Omissions/General Liability Fund (EO/GL Fund) added a Medical Expense program for covered medical expenses for school guests and students who are injured on school campuses. In subsequent years, this Fund also added coverage for Sexual Acts and Abuse Liability, Cyber Liability, and a Supplemental Cyber Reimbursement. In 2020, the Active Shooter/Workplace Violence Crisis Response Group Insurance Policy was included as an additional benefit for EO/GL Fund members at no additional cost. NCSBT also provides numerous training opportunities to members including an annual risk management conference available to all NCSBT members.

Through it all, NCSBT has been the constant partner of school boards, offering stability, expertise, and value in a sometimes turbulent marketplace. The programs exclusively serve NCSBA’s participating members and are managed by a Board of Trustees composed of local board members who have firsthand knowledge of NCSBT members’ needs. NCSBT programs are your programs, designed to meet the needs of your boards and school districts.

Forty years after its inception, NCSBT continues to make program enhancements in response to changing member needs and is proud to continue its service on behalf of the majority of local boards across the state. NCSBT looks forward to many more years of partnering with local boards of education!

For more information about participating in NCSBT funds, contact Donna Lynch at 919-747-6685 or dlynch@ncsba.org.



NCSBT from the Members’ Perspective



“For 40 years, the North Carolina School Boards Trust (NCSBT) has provided valuable services and resources in risk management to school districts in North Carolina. I first learned about NCSBT in the 1980’s when my husband was serving as a member of the North Carolina School Boards Association Board of Directors and then as a NCSBT Trustee. I am proud that my school board has participated in NCSBT throughout its 40-year history.”

-Lucy Edwards, Northampton County Board of Education

“In the early 1980’s, as the Superintendent of a small northeastern North Carolina school district, my board of education, along with many others across the state, could not secure workers’ compensation insurance coverage in the traditional marketplace. The North Carolina School Boards Association stepped up and created the North Carolina School Boards Trust to provide necessary coverages to North Carolina school districts. Over the years, the Trust has expanded to provide a broad menu of coverages tailored to school district needs. For the past 40 years, as a superintendent and now a school board member, my school districts have relied on the Trust for protection furnished by a provider that has at heart the best interests of its members.”



-Mike Williams, Roanoke Rapids Graded School District Board of Education



“The North Carolina School Boards Trust (NCSBT) has provided necessary risk management protection to school boards since 1982. Over the years, NCSBT has continued to expand its programs to meet its members’ needs. My board of education has a long history of participating in NCSBT programs, and this year we added an ergonomic review that was well received and appreciated by our staff. I, for one, count on the protection, service, and expertise NCSBT has provided to us.”

-Carr Ipock, Craven County Board of Education

“This year the North Carolina School Boards Trust is celebrating 40 years of providing risk management protection and services to NC school boards. My Board, Nash County Public Schools, formerly Nash Rocky Mount Public Schools, has participated in NCSBT programs throughout this 40-year period. I appreciate having the protection and services that NCSBT provides to my board and school districts throughout the State. Thank you NCSBT for all the services available to the school districts of NC.”



-Evelyn Bulluck, Nash County Board of Education



Risk Management Conference

Exclusively for NCSBT Members

February 28-March 1, 2023

7208 Falls of Neuse Rd ~ Raleigh, NC 27615



TUESDAY, FEBRUARY 28, 2023

9:30 a.m. - 10:00 a.m.

Registration

10:00 a.m. - 10:05 a.m.

Welcome and Introductions

Donna Lynch, Litigation Counsel, NCSBA

10:05 a.m. - 11:15 a.m.

Leading Post-COVID Loss Threats and Loss Prevention Resources through Safety National

Kevin O'Sadnick, CSP, Sr. Risk Control Manager and Sara Gibson, MS, CSP, ARM, Sr. Risk Services Manager, Safety National

11:15 a.m. - 12:00 p.m.

School Ergonomics and Economics: Using Available Resources to Mitigate Workplace Risks

Mike Danford, ARM, CSP, Risk Control Technical Specialist, PMA Management Corp., Inc.

12:00 p.m. - 12:45 p.m.

Lunch (included)

12:45 p.m. - 2:15 p.m.

School Shootings: A Focus on Prevention, Preparation, and Response

Karen Fairley, Executive Director, NCDPI Center for Safer Schools

2:15 p.m. - 2:30 p.m.

Break

2:30 p.m. - 4:15 p.m.

Managing School District Cyber Security Risks in 2023 - A Panel Discussion

Vanessa Wrenn, NCDPI Chief Information Officer; Shannon Tufts, UNC SOG Professor of Public Law and Government; Carly Sherrod, NCDIT Interim State Chief Risk Officer

4:15 p.m. - 4:20 p.m.

Safety Grant/Giveaways*

9:00 a.m. - 10:00 a.m.	Workers' Compensation Glossary: A Guide to Understanding the Lingo of Workers' Compensation <i>David Byrd, NCSBT Claims and Risk Services Consultant, NCSBA</i>
10:00 a.m. - 11:00 a.m.	Post-COVID Changes for a Healthier Workplace: What We've Learned and How to Move Forward <i>Pam Teague, BSN, RN, CCM, Supervisor/Senior Case Manager, Carolina Case Management</i>
11:00 a.m. - 11:15 a.m.	Break
11:15 a.m. - 12:45 p.m.	Workers' Compensation and COVID Case Law Updates and Workplace Changes Since COVID <i>Larry M. Baker, Attorney and Dana Leonard, Attorney, Wilson, Jones, Carter & Baxley, P.A.</i>
12:45 p.m. - 1:30 p.m.	Lunch (included)
1:30 p.m. - 2:15 p.m.	Being a NCSBT Member Has Its Advantages—Immunity and More <i>Donna Lynch, Litigation Counsel, Forrest Fallanca, Assistant Litigation Counsel, and Christina Miller, Risk Management Data Analyst, NCSBA</i>
2:15 p.m. - 2:45 p.m.	NHTSA Traffic Safety Facts: Takeaways for Districts and Drivers <i>David Byrd, AIC, Claims and Risk Services Consultant, NCSBA</i>
2:45 p.m. - 3:30 p.m.	Recent Litigation Against NCSBT Members and The NCSBT Medical Expense Program <i>Donna Lynch, Litigation Counsel and Forrest Fallanca, Assistant Litigation Counsel, NCSBA</i>
3:30 p.m. - 3:35 p.m.	Safety Grant/Giveaways*

Conference participants will be entered into several drawings for additional onsite risk management services in your school district, courtesy of our partnership with Safety National. **MUST BE PRESENT TO WIN.*

Board members who attend the full conference will receive 11 hours of training credit.



ERRORS & OMISSIONS/ GENERAL LIABILITY FUND

NCSBT's Errors & Omissions/General Liability Fund provides coverage to the majority of North Carolina's public school districts.

COVERAGES PROVIDED

- ★ **Errors & Omissions Coverage** for alleged violations of employee and student rights
- ★ **General Liability Coverage** for bodily injury, personal injury, and property damage claims
- ★ **Cyber Liability Coverage** for members' cyber security exposures
- ★ **Sexual Acts and Abuse Liability Coverage**
- ★ **Drone Liability Coverage** for exposures arising from scheduled drones
- ★ **No-Fault Medical Payments Coverage** for students and school guests
- ★ **Supplemental Cyber Reimbursement**



ADDITIONAL BENEFITS

- Unlimited defense in covered litigation (no sublimits)
- Optional Law Enforcement Liability Coverage available for purchase
- Preserves governmental immunity defense in litigation
- Experienced and dedicated staff who only serve NCSBT school districts
- Vigorous and cost-effective defense by some of North Carolina's top-rated education and defense lawyers



For more information, contact:

Donna Lynch

dlynch@ncsba.org

(919) 747-6685

AUTOMOBILE/INLAND MARINE FUND

The Automobile/Inland Marine Fund provides automobile and miscellaneous property coverage to its participating members.

AUTOMOBILE COVERAGE



Automobile liability and physical damage coverage for vehicles owned, leased, rented, or borrowed by the school district

Excess coverage for **school employees' personal automobiles** while being used for school business

Garage liability coverage available

Immunity defense available for negligence claims against the Board of Education

Liability coverage for **certain yellow school bus exposures** not covered by the North Carolina State Tort Claims Act

INLAND MARINE COVERAGE

Miscellaneous property coverage for scheduled:

- Portable electronic devices
- Computers
- Band equipment
- Tools
- Drones
- And more!



For more information, contact:

Donna Lynch

dlynch@ncsba.org

(919) 747-6685

WORKERS' COMPENSATION FUND

The NCSBT Workers' Compensation Fund offers a variety of specialized benefits to its members, including:

- ★ Local/federal statutory workers' compensation coverage
- ★ Online access to claim information and ability to run reports
- ★ Annual stewardship meetings
- ★ Employers' liability coverage with \$3 million limits
- ★ Assistance in complying with state mandates
- ★ Experienced split-funded claims processing
- ★ Comprehensive cost containment
- ★ High-deductible options
- ★ Longstanding claims handling partnership with PMA Management Corp.
- ★ Dedicated staff who only serve the risk management needs of public schools

Complimentary LOSS PREVENTION TRAINING SERVICES



- ⇒ Trackable, assignable online safety courses
- ⇒ Loss prevention training webinars
- ⇒ Bi-monthly newsletter
- ⇒ Online risk management resource library
- ⇒ Loss prevention training customized to fit your district's needs



For more information, contact:

Donna Lynch

dlynch@ncsba.org

(919) 747-6685

NCSBT WORKERS' COMPENSATION FUND LOSS PREVENTION TRAINING

The North Carolina School Boards Trust offers a variety of no-cost loss prevention resources to its Workers' Compensation Fund members, including training that is customizable to your school system's needs.

NCSBT will work with your school system to identify the most common local loss exposures and customize the school system's training to address those concerns. The list below is just a sampling of the topics on which NCSBT will provide training.

- Workers' Comp 101
- Slips, Trips, and Falls
- Lifting and Back Safety
- Ladder Safety
- Kitchen Safety
- Hand, Eye, and Foot Safety
- Fall Protection
- Electrical Safety
- Fire Protection Safety
- Safety Attitude
- 21st Century Safety Committees
- Bloodborne Pathogens
- MSDS & Labeling
- Personal Protective Equipment
- HAZCOM
- Job Safety Analysis
- Electrical Hazards NFPA 70-E
- Lockout/Tagout-General
- Accident Investigations
- Ergonomics
- Hand Tool Safety
- Heat Stress
- Cold Stress
- Forklift Safety
- And many more ...

Need training about a different issue? NCSBT will make it happen!

NCSBT's training helps members comply with state loss prevention mandates.

dbyrd@ncsba.org
www.ncsba.org
919.841.4040



ACTIVE SHOOTER/WORKPLACE VIOLENCE CRISIS RESPONSE GROUP INSURANCE POLICY

FOR NCSBT ERRORS & OMISSIONS/GENERAL LIABILITY FUND MEMBERS

The North Carolina School Boards Trust (NCSBT) has a long tenure of partnering with school boards to provide top-notch risk management services, protection, and resources to assist in managing a variety of related risk management needs. NCSBT has purchased an Active Shooter Workplace Violence Crisis Response Group Insurance Policy as an added benefit for school districts that participate in the Errors and Omissions/General Liability Fund (EO/GL Fund), at **no additional cost** to its members.

POLICY HIGHLIGHTS

First-party coverage activated by:

- Act of potentially deadly force involving the use of a weapon on a member's premises; or
- Threat of potentially deadly force or involving the display of a weapon on a member's premises

Victim coverages related to:

- Psychiatric care
- Medical or dental care
- Rehabilitation expenses
- Death Benefit/Disability Coverages
- Funeral/Burial Expenses

Business Expenses related to:

- Public relations counsel
- Crisis Consultant expenses
- Business income/interruption and extra expenses
- Employee counseling
- Additional/Temporary security measures

Coverage Limits*:

\$500,000 per Incident/ \$1 million per Member Aggregate/\$5 million Group Aggregate

For more information about this coverage, please contact NCSBT's broker, Michael McClanahan with Victor Insurance Managers, Inc. (michael.mcclanahan@victorinsurance.com or 713-787-2431).



**EO/GL Fund Members have the option to purchase excess coverage limits above the limits provided by this group policy. Contact Michael McClanahan for additional information.*