



## SCHOOL INSURANCE NEWSLETTER

March 24, 2020

### **Business Income/Interruption Insurance**

We have been asked whether this coverage in the Property insurance policy will provide any relief for school districts from lost and additional costs incurred because of the Coronavirus, including food spoilage. Unfortunately, the answer is “No.” In order for this coverage to pay, there has to be **physical damage to a property** by an insured peril.

### **Work at Home Idea from TASB RMF**

Small laptop screens can be frustrating. TASB is allowing employees to take their monitors home.

### **Business Continuity Planning**

How well prepared was your district for this event? Will you make changes for the future? Resources are available on line to help you fine tune your district’s preparedness. Here are some questions from Joffe Emergency Services.

1. **What does leadership look like before, during and after an emergency?** If our “Incident Commander” is compromised, who is next in line? And after that? Create a succession list of at least five leadership tiers to ensure there’s always someone at the helm.
2. **Where do we go if we can’t come back?** If our campus is not accessible after an emergency, do we have formal agreements in place for a short-term solution? Long term? Finding alternative space for leadership and/or the entire school community can be a challenge. Identify spaces with the resources needed to function as your HQ or backup learning site.
3. **How do we continue to educate our students?** Whether it’s setting up temporary classrooms at a backup facility or teaching remotely via an online module, we need to outline the strategy for connecting educators with students and ensuring access to our rosters, lesson plans and other teaching resources. Speaking of teaching resources, we can’t assume that staffing will be at 100% following an emergency. In fact, losing access to up to a quarter of your people is a best-case scenario. Having a plan in place to bring in established substitutes or additional support from agencies such as Teachers on Reserve can make all the difference.
4. **How robust is our technology?** Fortunately, data redundancy is inherent to most tech departments. Most critical information lives in the cloud or is backed up on multiple servers. Finding out what information and processes live where and ensuring that the right people can access them if your primary server goes down can mean the difference between being back online in 24 hours or 72 hours. This process also involves vetting your software vendors to ensure they are as prepared as you.
5. **What partnerships can we foster to ensure the community thrives?** A Memorandum of Understanding (MOU) will serve as your formal agreement with facilities, supply vendors, staffing agencies, service providers, communication firms and other resources. Identifying those partners who are willing and able to support you can be a daunting task. And, the parameters for who you can rely on shift depending on whether the emergency is local, statewide or even national. Factor in your likely risks and prioritize your partnerships accordingly.