

# BENEFITS

A GUIDE FOR MEMBERS




# PACE

SAFETY • SERVICE • SAVINGS  
A TRUST BUILT FOR STUDENTS

Oregon School Boards Association in cooperation with Special Districts Association of Oregon

Dear PACE Member,

**It's wonderful to partner with you in keeping students and schools safe!** At PACE, we're always on the lookout for smart ways to provide the most reasonable rates and comprehensive coverage to help our members protect what matters most—our students.

Our unequaled price and coverage options, and our size and stable financial base, give us the flexibility to address member needs quickly while maintaining stable rates year after year. 



**DAVE HARVEY** PACE Administrator

## PERSONAL SERVICE

Coverage documents, reinsurance policies, underwriting guidelines, claims adjusting services, loss control programs and training opportunities are all designed to fit the risk management needs of Oregon's public education organizations.

PACE plans are occurrence based, which means they cover claims that happen during the term of the indemnity agreement regardless of when reported. PACE Liability Coverages protects members against loss from risks such as playground accidents, auto accidents and employee misconduct.

## EXPERTISE AND EXPERIENCE

The Oregon School Boards Association and Special Districts Association of Oregon formed PACE in 2006 to serve the unique needs of Oregon's public school districts, community colleges, education service districts and charter schools. PACE now insures more than 300 education members. Staff members are well versed in Oregon and federal law and are backed by the best school lawyers in the state.

**No one can match the expertise and experience that SDAO and OSBA bring to property-casualty insurance.**

## BOARD OF TRUSTEES

### **Brett Yancey, Chair**

Chief Operations Officer,  
Springfield 19

### **Tim Belanger, Vice Chair**

Business Services Director  
Oregon Trail 46

### **Dawn Moorefield**

Assistant Superintendent  
Cascade 5

### **Brad Henry**

Chief Operations Officer  
Springfield 19

### **David Kruse**

Risk Manager  
North Clackamas 12

### **Dr. Paul Andrews**

Superintendent  
High Desert ESD

### **Dawn Watson**

Board Member  
Phoenix-Talent 4

### **Sharla Andresen**

Director of Contracts and Risk  
Central Oregon CC

### **John Rexford**

Trustee Emeritus  
High Desert ESD

Available through local independent insurance agents who will help you select the right level of coverage.

## GENERAL LIABILITY

- Occurrence form
- Personal injury/property damage
- Bodily injury
- General liability
- Advertising liability
- Teachers liability
- Contractual liability
- Wrongful Acts (school board liability)
- Employees, board members, volunteers as insureds
- Discrimination
- Employment-related claims
- Sexual molestation
- Corporal punishment
- Students included as insureds for school-to-work programs
- Parent-teacher organizations, booster clubs and foundations as additional insureds, when operating under the jurisdiction and control of the district
- Employers Liability
- Annual Aggregate Limit of Liability \$20,000,000
- Incidental medical practice liability for school nurses
- Terrorism
- Guest Premises Medical \$5,000
- Oregon Government Ethics Commission (OGEC) Defense \$25,000
- Limited Hazardous Substance Coverage \$250,000
- Mold and Mildew Defense \$100,000
- Per Occurrence Limit of Liability \$20,000,000
- Per Wrongful Act Limit of Liability \$20,000,000
- Injunctive Relief/Declaratory Relief Defense \$25,000
- Oregon Teacher Standards and Practices Commission (OTSPC) Defense \$25,000
- Applicators Pollution Liability \$50,000
- Lead Handling Defense \$50,000
- Equal Employment Opportunity Commission (EEOC)/Bureau of Labor and Industries (BOLI) Defense

## CYBER LIABILITY

- Third-party liability, including monitoring/notification expenses \$1,000,000

## CRIME

- Public employees' dishonesty coverage (depositor's, forgery) limits: \$25,000 to \$1 million aggregate
- Money and securities coverage \$50,000 limit available
- Blanket coverage for directors, employees and volunteers
- Treasurer and tax collector coverage
- Eliminates need to individually bond employees

## AUTOMOBILE COVERAGE

- Auto liability \$500,000
- Auto liability excess \$14,500,000
- Personal injury/property damage
- Uninsured/underinsured motorist (UM/UIM) bodily injury \$500,000
- Personal injury protection (PIP)
- Auto physical damage (optional)
- Hired auto physical damage (optional)
- Employee/volunteer APD deductible reimbursement
- Replacement cost on buses (10 years or newer)
- Replacement cost on personal passenger vehicles (7 years or newer)
- Functional replacement cost on all other scheduled autos

## PROPERTY

- Open perils
- Earthquake and flood
- Replacement cost available
- Extra expense \$5,000,000
- Business income \$5,000,000
- Property of students/teachers \$250,000 (\$5,000 maximum per person)
- Accounts receivable \$500,000
- Valuable papers and records \$500,000
- Newly acquired \$5,000,000/90-day reporting
- Course of construction \$5,000,000
- Property in transit \$500,000
- Property damage due to terrorism \$25,000,000 (\$100,000,000 limit for the entire pool combined)

## BOILER AND MACHINERY/EQUIPMENT BREAKDOWN

- Equipment breakdown \$50,000,000
- Broad form
- Business income/extra expense (BI/EE) \$5,000,000
- Demolition/increased cost of construction (Demo/ICC) \$5,000,000
- Spoilage \$2,500,000
- Water damage \$5,000,000
- Ammonia contamination \$1,000,000
- Media and data \$1,000,000
- Utility interruption \$5,000,000

# ONLINE TRAINING – SAFESCHOOLS AND SAFECOLLEGES

**CONTACT** Danielle Hayek • 800-434-0154 x7080 • [dhayek@scenariolearning.com](mailto:dhayek@scenariolearning.com)

PACE has partnered with the leading web-based staff training system. SafeSchools and SafeColleges courses are 100 percent education-focused and authored by more than 50 of the country's foremost school safety experts. The program is currently used in over 2,500 entities nationwide.

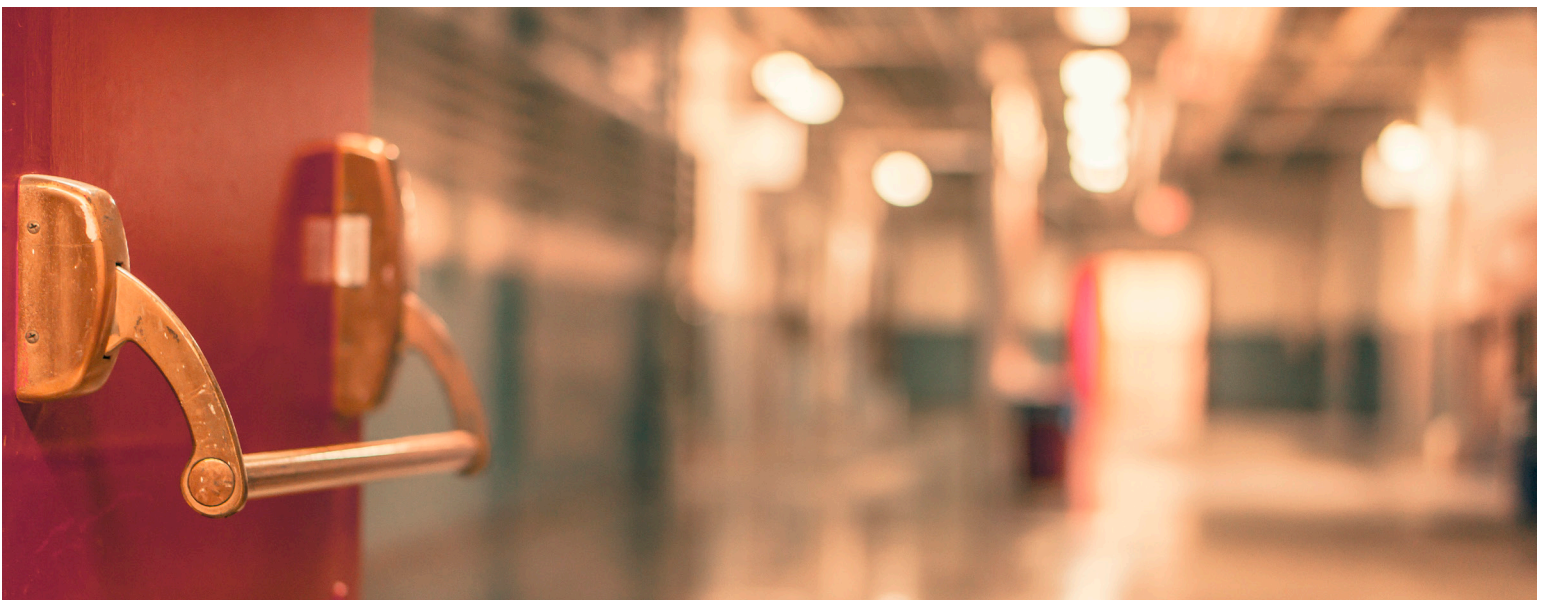
The following courses are a sampling of what is included **free of charge** in coverage to PACE members. Members may also access the entire library of SafeSchools and SafeColleges courses at a reduced rate of \$1.00 per full-time equivalent (FTE):

## SAFECOLLEGES

- Active Shooter
- Camps on Campus, Keeping Kids Safe
- Campus SaVE Act for Employees  
Sexual Violence Awareness
- Child Abuse: Mandatory Reporting
- Cybersecurity Overview
- Dating Violence: Identification and Prevention
- Discrimination Awareness in the Workplace
- Diversity Awareness: Staff-to-Staff
- Email and Messaging Safety
- FERPA: Confidentiality of Records
- Password Security Basics
- Sexual Harassment: Staff-to-Staff
- Title IX & Gender Equity in Athletics
- Title IX & Sexual Misconduct
- Workplace Bullying: Awareness and Prevention

## SAFESCHOOLS

- Athletic Liability
- Email and Messaging Safety
- FERPA: Confidentiality of Records
- Online Safety: Cyberbullying
- Online Safety: What Every Educator  
Needs to Know
- Oregon Bullying (All versions)
- Oregon Child Abuse (All versions)
- Oregon Concussion Awareness:  
Athletics (Max's Law)
- Oregon Integrated Pest Management
- Oregon Sexual Conduct (All versions)
- Playground Maintenance and Inspection
- Playground Supervision
- Sexual Harassment: Staff-to-Staff
- Sexual Harassment: Student Issues & Response
- Title IX & Gender Equity in Athletics



# PACE LEGAL SERVICES

**CONTACT** Haley Percell • [pacelegal@osba.org](mailto:pacelegal@osba.org)

PACE's expert attorneys have experience in school issues and are ready to advise members on how to reduce their liability when faced with high-risk situations such as employee discipline or termination, investigations or injuries on member property.

Legal services sharply reduce the time members spend in legal disputes. If a member contacts legal services prior to taking an adverse employment action, the \$25,000 minimum deductible will be waived.

# RISK MANAGEMENT SERVICES

**CONTACT** Dan Davenport • [riskmanagement@sdao.com](mailto:riskmanagement@sdao.com)

Working with PACE risk management consultants can produce substantial savings for your organization.

Risk consultants have a broad range of experience with all types of education-related exposures. They are also able to assist you on location, with consultants in Eastern and Western Oregon. Better still, their services are free to members.

## **RISK MANAGEMENT SERVICES** *free to members*

- Physical inspection of facilities, with detailed safety recommendations
- Playground safety reviews by risk consultants
- Specialized safety checklists on potential hazards
- Specialized training on a wide range of topics
- Special education restraint training
- Quick Reference Guides and Checklists available on our PACE website

## **PACE offers a variety of tools to help members manage risk:**

- Drug and alcohol testing
- Criminal history background checks
- Property valuations and appraisals
- Potential litigation investigation
- Review of indemnification provisions
- Online claims, property and vehicle information
- Online reference library
- Regular updates on risk-management issues



## ONSITE EDUCATION AND TRAINING

**CONTACT** Meghan Peterson • [pacetraining@osba.org](mailto:pacetraining@osba.org)

PACE offers training and consultation services designed to make its members safer than ever. Training sessions are available regionally and onsite—most at no charge to members.

PACE consultants rely on national experts and actual claims experience to regularly update programs.

Members are encouraged to suggest training topics. Depending on the level of interest, PACE will develop a workshop to be held at your location or in your area.

**FOR A FULL LIST OF TRAININGS, visit:**  
[pace.osba.org/MemberServices/Trainings.aspx](https://pace.osba.org/MemberServices/Trainings.aspx)

## TRAINING TOPICS

- Athletic liability
- Employee discipline
- Employee leave laws
- Americans with Disabilities Act (ADA)
- Conducting internal investigations
- Title IX (K-12 and colleges)
- Fire extinguisher use
- Arson awareness and prevention
- Bullying
- Crisis Prevention Institute (CPI)
- Playground hazard identification
- Student supervision
- Sexual Abuse and Molestation (SAM) prevention

## CRISIS COMMUNICATION SERVICES

**CONTACT** Alex Pulaski • [apulaski@osba.org](mailto:apulaski@osba.org)

When a crisis arises, one of the biggest challenges is often dealing with the media. With PACE, you won't face that alone. PACE crisis communication experts will help districts, ESDs and community colleges strategize a media response.

## EXPERT CLAIMS MANAGEMENT

**CONTACT** Jens Jensen • [claims@sdao.com](mailto:claims@sdao.com)

The PACE claims staff understand member needs and focus on finding appropriate coverage for PACE members, rather than looking for ways to avoid paying claims. The claims management office is in Oregon, allowing consultants to be anywhere in the state on short notice.

## CLAIMS MANAGEMENT HIGHLIGHTS

- Staff members with extensive experience handling Oregon public entity claims
- Guaranteed response within 24 hours on all claims
- Hands-on assistance at your site when a difficult situation occurs
- Open and continuous communication with members
- Focus on resolving claims fairly
- Panel of experienced legal experts

### PROPERTY AND CASUALTY COVERAGE FOR EDUCATION

1201 Court St NE, Suite 400 • Salem, OR 97301  
**800-578-6722 | 503-588-2800**  
PACE LEGAL SERVICES **503-485-4800**

**SPECIAL DISTRICTS  
ASSOCIATION OF OREGON**  
PO Box 12613 • Salem, OR 97309  
**800-285-5461 | 503-371-8667**

### CLAIMS OFFICE

PO Box 23879 • Tigard, OR 97281  
**800-305-1736 | 503-670-7066**

**PACE.OSBA.ORG**