

Available Coverage

NJSBAIG offers a broad spectrum of coverages. With guidance from our members, brokers and reinsurers, we continue to enhance the breadth and depth of coverage to meet our members' evolving needs.

- ◆ **Property**
- ◆ **Environmental Impairment Liability**
- ◆ **Electronic Data Processing**
- ◆ **Boiler & Machinery**
- ◆ **Crime & Bonds**
- ◆ **General Liability**
- ◆ **School Violent Acts**
- ◆ **Student Accident**
- ◆ **Auto Liability**
- ◆ **Auto Physical Damage**
- ◆ **Errors & Omissions Liability**
- ◆ **Workers' Compensation**
- ◆ **Supplemental Indemnity**
- ◆ **Builders Risk**
- ◆ **Excess / Higher Limits**



Keeping district dollars in the classroom.

We invite you to join the members of the Cape May & Atlantic Insurance Pool (CAIP).

CAIP Members

- Avalon Board of Education**
- Absecon City Board of Education**
- Atlantic County Special Services**
- Atlantic County Vocational School**
- Cape May City Board of Education**
- Cape May Co. Schools for Special Services**
- Cape May County Technical School**
- Corbin City Board of Education**
- Galloway Community Charter School**
- Hammonton Board of Education**
- Margate Board of Education**
- Ocean City Board of Education**
- Oceanside Charter**
- Pleasantville Public Schools**
- Port Republic Board of Education**
- Sea Isle Board of Education**
- Upper Township Board of Education**
- West Wildwood Board of Education**
- Wildwood City Board of Education**
- Wildwood Crest Board of Education**
- Woodbine Board of Education**



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New Jersey School Boards Association Insurance Group



Insurance Solutions & Services Tailored to New Jersey Public Schools



Cape May and Atlantic Counties Insurance Pool

A regionalized joint insurance fund

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About Us

NJSBAIG

Founded in 1983, the New Jersey School Boards Association Insurance Group (NJSBAIG) is a non-profit, member-owned joint insurance fund solely dedicated to public schools in New Jersey. NJSBAIG currently insures 364 school districts representing every county in the state.

Our mission is to minimize and stabilize insurance costs for schools, so they can keep district dollars in the classroom where they belong. We offer competitive rates, comprehensive coverage, in-house claims management and a host of risk management and loss control services tailored to the needs of New Jersey's public schools.

The Cape May and Atlantic Insurance Pool (CAIP)

United by common challenges, needs and values, school districts across Cape May and Atlantic counties have come together to create their own pool within NJSBAIG. Together they are leveraging their combined purchasing power and favorable loss experience to secure discounted workers' compensation rates. CAIP members today enjoy a workers' compensation discount below state rates. These districts are effectively working together to make their schools safer, reduce claims and promote the fiscal health of their fund and the NJSBAIG pool as a whole.

Benefits of Membership

The largest joint insurance fund in New Jersey and the country,* NJSBAIG offers a host of value-added benefits and services in addition to the industry's best coverage.

- ◆ Specialized focus on school district needs
- ◆ Comprehensive coverage
- ◆ Discounted Workers' Compensation rates
- ◆ Reliable coverage from A-rated reinsurers
- ◆ Safety Grant Program - \$3 million awarded in 2009
- ◆ In-house claims management, underwriting, accounting & loss control
- ◆ Complimentary site inspections
- ◆ In-service safety training seminars
- ◆ Complimentary appraisal services
- ◆ NJ Employment Practices Hotline
- ◆ 24/7 Claims Emergency Hotline
- ◆ 24/7 School Violence Response Consultation Hotline
- ◆ 24/7 WeTip Hotline
- ◆ Dedicated Member Services support



Keeping district dollars in the classroom.

Proactive Loss Control

Prevention is the key to keeping insurance costs down. To help members manage their risk, NJSBAIG offers a variety of loss control services and resources, including the dedicated support of our in-house Loss Control team.

Loss control services we offer include:

- ◆ Facilities inspections and detailed recommendations
- ◆ Playground inspections
- ◆ Trend analysis and loss control consulting
- ◆ Quarterly claims summary reporting
- ◆ Customized reporting (upon request)
- ◆ In-service safety seminars (individual and train-the-trainer programs)
- ◆ Safety video library
- ◆ *SafetyNet* monthly newsletter

To learn more about these complimentary services, we invite you to visit the Loss Control area of our Web site: www.njsbaig.org.

* based on premium income