



**2020/2021 Fund Year  
Assessment Proposal**

**Green Township  
Board of Education**

Risk Management Consultant  
Arthur J. Gallagher Risk  
Management Services, Inc.



Since July 1, 1996, the School Alliance Insurance Fund has consisted of school districts like yours, managed by an elected Board of fellow Business Administrators. Join SAIF and become part of one of the largest, most successful school joint insurance funds in the state of New Jersey.

*'Together we are SAIF and sound.'*

**I. Coverages****Limits of Liability****Workers' Compensation/Employers' Liability**

Coverage A .....	N.J. Statutory Benefits
Coverage B.....	\$5,000,000

Supplemental Indemnity .....N.J. Statutory Benefits

General and Automobile Liability ..... \$10,000,000 Occ./ \$100,000,000 Fund Agg.

Employee Benefits .....\$5,000,000 Occ.

Sexual Abuse and Molestation..... \$10,000,000 Occ./\$30,00,000 Fund Agg.

Property, Inland Marine .....\$500,000,000 Occ.

Flood ..... \$25,000,000 Occ./\$50,000,000 Agg. – Zones A or V  
\$10,000,000 Occ. - All Other Zones/\$100,000,000 Agg. All Covered Zones

Boiler and Machinery .....\$100,000,000 Occ.

Employee Dishonesty ..... \$500,000 Per Loss

Money and Securities..... \$50,000

Environmental Impairment Liability ..... \$1,000,000 Occ./\$25,000,000 Fund Agg.

Critical Incident Management..... \$25,000

School Leaders' Professional Liability .....\$5,000,000 Per Claim/Agg.

**II. Deductibles**

The limits of liability apply as shown in item I; subject to the following deductibles:

Automobile Liability and Comprehensive General Liability ..... NIL

Property ..... \$2,500 per occurrence

Flood losses in locations situated in Special Flood Hazard Areas A & V .....  
\$500,000 **per** building and \$500,000 **per** building contents

Auto Physical Damage..... \$1,000 per occurrence

Boiler and Machinery ..... \$2,500 each loss

Money and Securities..... \$1,000 each loss

Environmental Impairment Liability .....minimum \$25,000 per incident

School Leaders' Professional Liability ..... minimum \$5,000 per claim

**The Benefits of Being a SAIF Member include...**

- **Employee Training, at No Additional Cost to Members**  
SAIF members have access to over 1,200 PEOSHA mandated and safety training classes conducted throughout the state through the MEL Safety Institute (MSI). Members can become a host facility and hold training sessions at their locations.
- **SafeSchools**  
Online training program with over 125 courses with 100% school focused content. SafeSchools features policy builder capabilities, automatic tracking, administrative reports and automated scheduling and email notification.
- **Employee Training Management Tools**  
SAIF members have access to the on-line Learning Management System that customizes each employee's curriculum based on the specific PEOSHA requirements for that employee's job responsibilities.
- **Safety Incentive Program**  
SAIF members can earn money for their continued safety activities through participation in the Safety Incentive Program. Members accumulate points through quarterly activities and are rewarded for good loss experience. To date, SAIF members have earned \$6,776,918 in safety incentive awards since the inception of the program.
- **HR Helpline**  
SAIF members that purchase School Leaders' Professional Liability coverage have access to the HR Helpline and its employment law attorneys for answers to specific HR and employment law questions as well as download HR articles, checklists and regulatory updates via the web.
- **Risk Management and Loss Control Programs**  
SAIF's innovative risk management and loss control programs provide members with tools and insights from professionals, resulting in a safer environment for students and staff. Loss prevention and loss reduction result in reduced costs for members.
- **Return of Surplus**  
As a member of SAIF you will become eligible to participate in any return of surplus from the date you join and into the future for the fund years you are a member. To date, SAIF has approved \$5,379,101 in return of surplus for its members.

## 2019/2020 Membership by County

### **Atlantic County**

Ventnor City S.D.

### **Bergen County**

Emerson BOE  
Fort Lee BOE  
Hasbrouck Heights BOE  
Leonia BOE  
Lyndhurst BOE  
Montvale BOE  
Moonachie BOE  
North Arlington BOE  
Palisades Park BOE  
Ramsey BOE  
River Dell BOE  
Rutherford BOE  
South Hackensack BOE  
Wallington BOE  
Wood-Ridge BOE

### **Burlington County**

Beverly City S.D.  
Cinnaminson Township BOE  
Mansfield Twp. BOE  
Maple Shade BOE  
Palmyra Borough S.D.  
Pemberton Twp. BOE  
Riverton BOE  
Willingboro BOE

### **Camden County**

Audubon Borough BOE  
Bellmawr BOE  
Berlin Borough BOE  
Brooklawn BOE  
Cherry Hill BOE  
Chesilhurst BOE  
ECO Charter School  
Laurel Springs BOE  
Pine Hill BOE  
Sterling High S.D.

### **Cape May County**

Dennis Twp. BOE

### **Cumberland County**

Downe Twp. BOE  
Millville Public Charter School  
Vineland Public Charter School

### **Essex County**

Caldwell/W. Caldwell BOE  
Glen Ridge BOE  
West Essex Regional BOE

### **Gloucester County**

Logan Twp. BOE  
Paulsboro BOE  
Woodbury BOE

### **Hudson County**

East Newark Borough BOE  
Guttenberg BOE  
Hoboken Charter School  
Kearny BOE  
M.E.T.S. Charter School  
Secaucus BOE

### **Hunterdon County**

Califon Borough BOE  
Delaware Township BOE  
Flemington-Raritan Regional  
Franklin Twp. BOE  
Hampton Borough BOE  
High Bridge BOE  
Holland Township BOE  
Hunterdon County Polytech  
Milford Borough BOE  
Readington Township BOE  
Tewksbury Township S.D.

### **Mercer County**

Robbinsville Public Schools  
W. Windsor-Plainsboro Reg. S.D.

### **Middlesex County**

Cranbury Township BOE  
Old Bridge BOE  
Sayreville BOE

### **Monmouth County**

Asbury Park BOE  
Colts Neck BOE  
Freehold Borough BOE  
Hope Academy Charter School  
Keyport BOE  
Manasquan BOE  
Red Bank Charter School  
Roosevelt BOE  
Shore Regional H.S. District  
Spring Lake Heights BOE  
Upper Freehold Regional

### **Morris County**

Butler BOE  
Harding Township BOE  
Jefferson Twp. BOE  
Madison Borough BOE  
Mine Hill BOE  
Morris School District  
Mt. Olive Township S.D.  
Parsippany-Troy Hills BOE  
Randolph Twp. BOE  
Rockaway Borough BOE  
Rockaway Twp. BOE  
Roxbury Twp. BOE  
Wharton Borough BOE

### **Ocean County**

Barnegat Twp. S.D.  
Beach Haven BOE  
Central Regional S.D.  
Lakewood BOE  
Lakewood BOE  
Little Egg Harbor Twp. S.D.  
Long Beach Island S.D.  
Ocean County College  
Point Pleasant Borough S.D.  
Southern Regional S.D.  
Stafford Twp. Elementary S.D.

### **Passaic County**

Northern Regional Ed. Svcs. Commission

### **Salem County**

Elsinboro Twp. BOE  
Lower Alloways Creek BOE

## School Alliance Insurance Fund

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### **Somerset County**

Green Brook BOE  
Montgomery Twp. BOE  
Warren Twp. BOE  
Watchung Hills Regional

### **Sussex County**

Byram Township BOE  
Frankford Twp. BOE  
Franklin Borough BOE  
Fredon Township BOE  
Green Township BOE  
Hardyston Township S.D.  
High Point Reg. BOE  
Hopatcong BOE  
Kittatinny Reg. S.D.  
Lafayette Twp. S.D.  
Lenape Valley Reg. H.S.  
District  
Newton BOE  
Ogdensburg BOE  
Sandyston-Walpack Con.  
School  
Sparta Township S.D.  
Stanhope BOE  
Sussex County Comm.  
College  
Sussex County Tech. School  
Sussex-Wantage BOE  
Vernon Township BOE

### **Union County**

Hillside BOE  
Morris-Union Jointure  
Comm.  
Mountainside BOE

### **Warren County**

Alpha Borough BOE  
Frelinghuysen Twp. BOE  
Greenwich Twp. BOE  
Hackettstown S.D.  
Hope Township BOE  
Lopatcong Township BOE  
North Warren Regional BOE  
Oxford BOE  
Phillipsburg BOE  
Warren Hills Regional BOE  
Washington Twp. BOE

# SCHOOL ALLIANCE INSURANCE FUND

51 Everett Drive, Suite B-40  
West Windsor, NJ 08550  
Phone: (609) 275-1155  
Facsimile: (609) 275-9662

## 2020/2021 ANNUAL ASSESSMENT

**School District:** Green Township Board of Education

**Risk Management Consultant:** Arthur J. Gallagher Risk Management Services, Inc.

**Fund Year:** 07/01/20 through 06/30/21

Please (X) accepted coverages

*Assessment by line of coverage:*

<input type="checkbox"/> Workers' Compensation	\$43,189
<input type="checkbox"/> Supplemental Workers' Compensation	3,976
<input type="checkbox"/> Package: Property, Boiler and Machinery, Crime, APD, EIL and Cyber Liability (auto & general) - \$10,000,000 limit	52,096
Property ded: \$2,500      Auto P.D. ded: \$1,000	
<input type="checkbox"/> School Leaders Professional Liability - \$5,000,000 Limit	11,628
<input type="checkbox"/> Student Accident	-
<input type="checkbox"/> Security Guard Liability	-
<b>Total Assessment</b>	<b>\$110,889</b>

**Excess Liability:**

<input type="checkbox"/> \$5 Mil Ex \$10 Mil (Liability)	-
<input type="checkbox"/> \$10 Mil Ex \$10 Mil (Liability)	-
<input type="checkbox"/> \$5 Mil Ex \$5 Mil (SLPL)	-
<input type="checkbox"/> \$10 Mil Ex \$5 Mil (SLPL)	-
<input type="checkbox"/> \$15 Mil Ex \$5 Mil (SLPL)	-

**Total Assessment - with Excess Liability, if applicable** **\$110,889**

I hereby approve and accept the assessment of the School Alliance Insurance Fund.

Date

Authorized Signature