



NEW YORK SCHOOLS INSURANCE RECIPROCAL

NYSIR News

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NYSIR.ORG

NYSIR 2021 SYMPOSIUM

Stopping Child Sex Abuse



2021 NYSIR SYMPOSIUM

GUARDIANS OF INNOCENCE: PREVENTING CHILD **SEXUAL** ABUSE

TUESDAY AND WEDNESDAY
AUGUST 3-4, 2021

NYSIR's fourth annual symposium tackles a topic of major importance to teachers and school administrators across New York.

Guardians of Innocence – Preventing Child Sexual Abuse will bring together experts

to help school and district administrators, counselors, school nurses and psychologists, special education teachers and social workers learn about ways

to help identify the potential sexual abuse of children and prevent it.

The online event is scheduled to be held Aug. 3 and 4 at the DoubleTree Hilton in Tarrytown, and – in recognition of constraints imposed by the Covid-19 pandemic – will be

entirely live-streamed.

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U.S. DEPT. OF HEALTH AND HUMAN SERVICES

Spend a little time with the president

It Could Happen to You:
Community theater plot twists



STOPPING CHILD SEX ABUSE... CONTINUED

from the U.S. Department of Health and Human Services, one out of every 1,000 children was reported to have been a victim of sexual abuse. The crime accounts for 8.6% of an estimated 674,000 children who were determined to be victims of maltreatment that year. Rates of abuse, sexual and otherwise, are highest among younger children.



“Almost 800 teachers or school employees were accused or convicted of sexual relationships with students in just one recent year in this country,” he added. “Because those numbers, and sexual abuse statistics nationally, still are very daunting today, NYSIR wanted to revisit the issue and provide a chance for our

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BRETT CARRUTHERS
NYSIR DIRECTOR
OF RISK MANAGEMENT

A MATTER OF CONTINUING CONCERN

NYSIR's 2021 symposium is the second to focus on the topic. The reciprocal's first-ever symposium, *New Frontiers in the Prevention of Child Sexual Abuse and Molestation*, was attended by nearly 100 educators, administrators and school employees in 2018.

According to Brett Carruthers, NYSIR's Director of Risk Management, preventing child sexual abuse remains a significant priority for districts.

“When we put together the first symposium on this topic, we had numbers estimating that as many as 4.5 million students in the U.S. would experience sexual misconduct by an educator before they graduated from high school,” he noted.

subscribers and other attendees to get additional ideas to help them make a positive impact on the safety of their students.”

EXPERT RECOMMENDATION

The upcoming symposium will feature a wide array of experts. NYSIR's own Carruthers will lead a session on the reciprocal's SAM (Sexual Assault and Molestation) Prevention Program, an initiative created for subscribers

by NYSIR President Deborah Heppes that will include a prevention manual, prevention training and a resource center available through the NYSIR website at nysir.org.

Two representatives from The Safe Center, formerly Childcare and Parent Services (CAPS), also are scheduled to

This year's symposium follows 2020's “Destigmatizing Mental Health: Best Practices for Creating a Comforting School Environment” and 2019's “Pathway to the Pillars: Plotting Your District's Course in School Violence Prevention.”

STOPPING CHILD SEX ABUSE... CONTINUED

make presentations. Director of Education Keith Scott will talk about the mental health impacts of sex abuse, and Assistant Director Lorraine Difiglia will host a session called "Grooming and Child Sex Trafficking." Additionally, Paul Ernenwein of the law firm Catania, Mahon, Milligram & Rider PLLC will lead a presentation called "Boundary Risks, Legal Considerations and Prescriptive Measures." Ed Suk, executive director of the National Center for Missing and Exploited Children, also will lead attendees through a module titled "SAM in the Remote Universe."



The Safe Center and the National Center for Missing and Exploited Children each will have an exhibit as part of the symposium, as will the Center for the Prevention of Child Abuse and the New York State School Mental Health Center.

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More information about the event can be found at nysir.org. ■

COMSEWOGUE LOBBY MOSAIC **Absolutely Floored**

Anyone looking at the nearly 2 million pieces of perfectly fitted stained-glass shards and colored pebbles covering the lobby floor at Long Island's Comsewogue High – a NYSIR member school – would

have to be.

Each piece of the 545-square-foot mosaic was shaped and hand-placed by students from four graduate classes at the school, ranging from 2016 to 2020. In the

end, it all came together into a giant image depicting the form of a Native American man, the tree of knowledge and an interpretation of Van Gogh's *The Starry Night* – a blend of local history, growth through learning, and sheer artistry.

"I'm in awe," Gianna Alcala, a Comsewogue graduate who worked on the project for three years, told a local newspaper. She recalled cutting tiles into fourths and eighths to get a precision fit, and said she could "always see it finished in my head. But the fact that it's actually come to life... it's amazing." ■



Spend a Little Time with the President

In one important respect, says NYSIR

President Deborah Heppes, the New York Schools Insurance Reciprocal is very much like a Board of Cooperative

Educational Services (BOCES): It's focused on working collaboratively.

Maybe that's why she's such a good fit for the position. Besides filling her leadership role on the NYSIR board, Heppes is Assistant Superintendent for Finance at Orange-Ulster BOCES, where she serves on the administrative cabinet and is responsible for the supervision of business

operations, management services and budget development.

She was elected to the NYSIR board in

2013, deepening her relationship with the reciprocal by accepting appointments to several committees responsible for operations, finance, and planning and development. Among her other presidential duties, she now chairs the organization's Executive Committee.

IN A PREVIOUS LIFE...

"I was a NYSIR subscriber in my previous districts (Goshen Central and Port Jervis City) before coming to BOCES," explains Heppes, who ran for a board seat shortly after convincing the Orange-Ulster

cooperative to become a member of the reciprocal. "I've enjoyed learning the insurance business," she adds, "as I moved up the NYSIR ranks."

Now that she sits at the top of those ranks, Heppes gets to lend her expertise to the development of NYSIR's annual President's Initiative, which this year is focused on the physical safety of school children. The initiative, part of NYSIR's online Risk Management Central, is called the Sexual Abuse and Molestation Prevention Center, accessible from the reciprocal homepage at nysir.org.

The center features "a host of useful resources to aid in the prevention of child sexual abuse and molestation," says Heppes, a topic of extreme importance during times of vulnerability such as the Covid-19 pandemic. "When students are learning remotely, there exists the real possibility of children being exploited via the internet."

The initiative, by the way, dovetails perfectly with this year's annual NYSIR statewide symposium

for educators. Its title? *Guardians of Innocence: Preventing Child Sexual Abuse*.

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DEBORAH HEPPES

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TIME WITH THE PRESIDENT... CONTINUED

As an education administrator, Heppes' concern also extends to district and BOCES staff, especially as it relates to the possible long-term ramifications of the historic coronavirus plague.

"The mental health effects of this pandemic are not fully known," she emphasizes, "so we need to put people first." But students and educators are a resilient lot, she's quick to add. "They've already shown that they can rise to the occasion by pivoting to remote instruction, and we'll continue to make modifications to provide students and staff what they need to be successful as they return to school."

SOME DOWNTIME, PLEASE

In addition to her professional involvements with Orange-Ulster BOCES and NYSIR, Heppes is a member of the Association of School Business Officials New York, teaches a graduate-level course in finance and revenue management as an adjunct professor at SUNY New Paltz, and is enrolled in an educational leadership doctoral program at Manhattanville College. So, when the weekends finally arrive, she's ready to hit the slopes.

Running a BOCES or school district is just what Heppes says it is: a deeply collaborative effort. And that's why she thinks NYSIR's reciprocal approach to insuring public schools has the advantage. After all, who knows what schools need better than experienced district business officials and administrators?

"We're lucky to live in a beautiful part of the country," Heppes says, "and winter is always a highlight. My family skis, so I can be found at our local mountain every Saturday and Sunday." And yes, she advises. Strict Covid guidelines are solidly in place.

But most people probably would agree that, in the end, schussing downhill is pretty much a solitary skill. Running a BOCES or school district, on the other hand, is just what Heppes says it is: a deeply collaborative effort. And that's why she thinks NYSIR's reciprocal approach to insuring public schools has the advantage. After all, who knows what schools need better than experienced district business officials

and administrators?

"NYSIR's sole focus is to provide insurance coverage for schools," she reminds, "and districts and BOCES are its only customers. Those same districts and BOCES, in fact, run the business. They are, quite simply, dedicated to providing comprehensive programs to assist schools in managing risk, and ensuring that students and staff are safe." ■

Education.

It's a complicated enterprise. Faculty. Staff. Students. Supplies. Transportation. Buildings and grounds. With seemingly a thousand things demanding attention all at once, risk management is bound to slip to the bottom of the list every once in a while, right? Here's why it shouldn't, and why it's important to remember...

It Could Happen to You.

Plays commonly feature plot twists, but when staged by elementary school students, there can be a few narrative turns that surprise even the director – young actors inadvertently straying from the script, awkward blank stares and maybe even a couple of

prop mishaps thrown in for good measure.

But what if an accident involving an audience member causes some unforeseen drama after the curtain closes? Will the district be subject to a command performance in court, even if the play was staged by an outside organization and not the school?

In one true incident from the files of NYSIR's Claims Department, a woman and her husband were leaving an elementary school after watching their granddaughter act in a play put on by

an outside group using the school's facilities. After opening a hallway door to exit the building, the woman took a step down and began walking. But she

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was looking straight ahead and didn't notice that she was on a short landing that quickly would require her to take one more step.

She wasn't prepared and fell, breaking her wrist – an injury that required surgery. No weather conditions contributed to her fall and the outside area was well-lit.

As part of any process involving the leasing of school property, an outside party must complete and sign a risk-transfer document that includes an agreement to indemnify the district from any liability due to injury or property damage that might occur while the facility is being used.

In a subsequently filed lawsuit, the woman – now assuming the part of plaintiff – claimed the area constituted a tripping hazard and the district was negligent. Her attorney advised that a liability case could result in

an adverse judgment against the district that could lead to damages of between \$125,000 and \$175,000.

REMEMBERING YOUR LINES

In most similar scenarios, NY-SIR would have found itself

playing a defensive role on behalf of its district client. But the fact that the play was staged by an outside group would ultimately change the story. As part of any process involving the leasing of school

property (the auditorium in this incident), an outside party must complete and sign a risk-transfer document that includes



an agreement to indemnify the district from any liability due to injury or property damage

that might occur while the facility is being used. In this particular case, though, language in the original agreement most likely would have been too narrow to absolve the district from any wrongdoing.

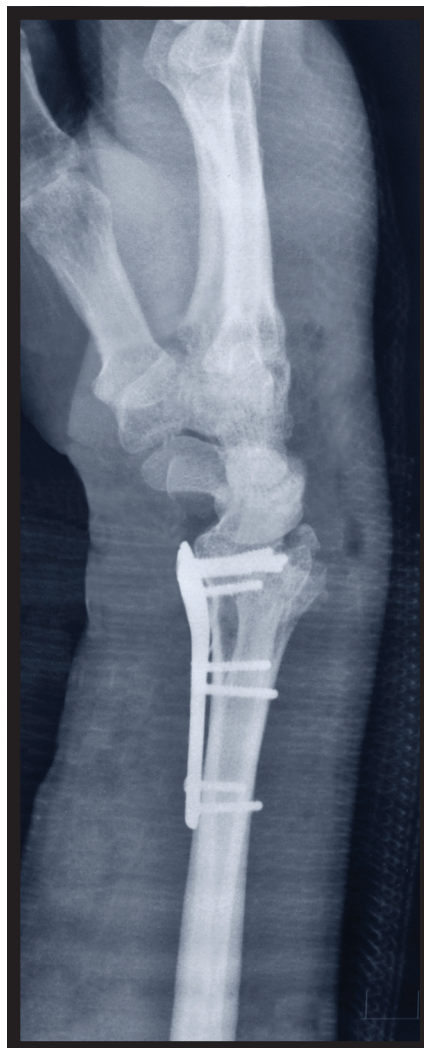
Luckily, a legal review led to verbiage in the document being revised prior to signing, and thanks to an added clause, the district was held harmless regarding areas such as sidewalks, walkways, parking lots, entrances, stairs and all other spaces incidental

to or connected with the use of the premises – not just the primary area of the auditorium.

NYSIR reached out to the insurance provider for the organization that had leased the school facilities, which, after reviewing the contract language, agreed to accept the risk transfer, thereby indemnifying the reciprocal and the school district.

THE LESSON?

In the insurance business, every now and then it's OK to let someone else steal the show. ■



NEW MEMBER APP:

Let's Chat, Shall We?

Educators would no doubt be delighted

“A quick response sometimes can be the key to resolving an issue, and NYSIR is pleased to bring the reciprocal's communication abilities to the next level by providing this additional service to its members.”

CHUCK CHAFEE
NYSIR ASSISTANT
EXECUTIVE DIRECTOR

if students spent fewer hours chasing high scores in the latest online video game, and more time studying to achieve higher test scores.

While that possibility seems about as fantastical as some of the games themselves, there may be a lesson NYSIR and its subscriber school officials can learn from those headset-wearing conquerors of strange digital worlds: Teams that can communicate in real time are more likely to succeed.

With that in mind, the New York Schools Insurance Reciprocal is set to launch an online mobile chat application that will allow users to connect instantly with other subscribers and NYSIR officials who are logged in to nysir.org – including

customer service representatives, marketing representatives, and even the NYSIR executive director. A chat window will appear automatically for members who are logged in to the existing website, but also can be accessed directly at chat.nysir.org.

ONE-TOUCH COMMUNICATION

The application is compatible with desktop computers, tablets and mobile

devices such as iPhones and Androids, and a shortcut link will be available for tablets and mobile devices to give users one-click access.

The chat window will feature two vertical panels; the left will display the user's contacts and their online availability status, while the right will feature the user's

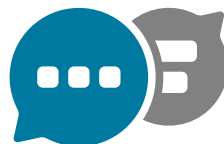
profile information, links to send a chat request to contacts and a visual of the chat transcript.

Additionally, users will be able to view announcements from NYSIR right on the chat landing page.

The new application – scheduled for implementation in February – was designed

by Empowered Margins, Inc., a data management company that specializes in associations and insurance companies.

“A quick response sometimes can be the key to resolving an issue,” says NYSIR Assistant Executive Director Chuck Chafee, “and NYSIR is pleased to bring the reciprocal's communication abilities to the next level by providing this additional service to its members,” adding, with a smile, that he's always ready to chat with NYSIR subscribers. ■



**CHAT HAS
BECOME A
LEADING ONLINE
CONTACT
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WITH 42% OF
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USING IT VS.
23% FOR EMAIL.**

