

*As a certified representative for NYSIR,
Perry & Carroll is your liaison for the in-depth
package of services they offer at
a reasonable cost.*



Risk Management for School Districts

We are proud to be affiliated with NYSIR and to offer a customized insurance package that will cover:

Lowering Risks and Costs

- Design a systemic approach to safety including site surveys, inspections and safety seminars
- Inspect construction sites for safe practices
- Review contracts, leases, use of premises and consulting agreements to ensure they include appropriate hold harmless clauses
- License monitor program to manage bus drivers' accident and MVR activity
- Offer guidance on fire protection systems and policies including evacuation plans

Offering Comprehensive On-Line Resources

- Sample policies and procedures on topics such as fleet management, school violence, mold, field trips and employment practices
- Safety training materials
- Research and white papers on best practices for protecting children from harm

Designing School-Specific Insurance Coverages, Including

- Replacement cost (instead of depreciation) valuation on buses under 10 years old
- No aggregate limit on general liability claims so that your district never runs out of coverage
- No limit on business interruption and extra expense claims

- Asbestos removal insurance
- Broad pollution liability coverage
- Single deductible for multiple vehicles damaged in one occurrence
- Sexual misconduct covered by a specific affirmative endorsement
- Worldwide liability coverage

Designing Insurance Programs to Meet Unique Needs

- Advise on cost-effective use of deductibles and self-insured retentions
- Tailor property, inland marine, mobile equipment and automobile coverage to ensure complete coverage at lowest cost
- Design broad coverage terms to include property, general liability and school board liability insurance
- Evaluate property and mobile equipment values periodically to ensure accurate insurance-to-value calculations
- Offer free property appraisals every seven years, suitable for NYS comptroller, GAAP, and GASB 34 requirements

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NYSIR, the New York
Schools Insurance
Reciprocal*