



Vermont School Boards Insurance Trust

We've Got
You Covered





WHO ARE WE

The Multi-Line Program has been serving the needs of VT schools since 2004. As a non-profit member-owned pool, we continue to prove that there is strength in unity. With our broad-based coverages, aggressive claims management, and proactive risk management solutions, our membership has grown to include over 90% of Vermont's public schools. The Multi-Line Program is a way in which VT schools show how local control is important to them. This union gives us advantages that the standard insurance market cannot compete with. Members control their coverage. Members, this is your program and your money. We work for you! MOST resources, offerings and trainings are **FREE!**

BROAD-BASED COVERAGES

What exactly does "multi-line" mean? The VSBIT Multi-Line Program provides multiple lines of coverage to the membership. This coverage has been cultivated over the years and is specifically tailored to meet the ever-evolving needs of Vermont K-12 public schools. Your coverages include:

- **Workers Compensation**
- **General Liability**
 - Sexual Abuse and Molestation
 - Medical Payments for Volunteer Workers
 - Professional Liability for School Nurse/Counselor
 - School Statutory Liability
 - Work-Based Learning
- **School Board Legal Liability**
 - Employment Practices Liability
 - IEP and Due Process Legal Expense
 - Non-Monetary Relief Legal Expense



MEMBERS, THIS IS YOUR PROGRAM AND YOUR MONEY. WE WORK FOR YOU!

- **Property**
 - Flood and Earthquake
 - Equipment Breakdown
 - Builders Risk
- **Violent Events and Crisis Situations**
- **Automobile Liability and Physical Damage**
- **Cyber Security**
- **Crime, Employee Theft and Faithful Performance**
- **Pollution**
- **Special Events**
- **Catastrophic Student Accident**

COMPETITIVE PRICING

Recognizing the budgetary constraints that are placed upon our members each year, we continue to offer competitive pricing to the standard insurance marketplace. This is true even with our broad-based coverage and full slate of free risk management offerings that we provide to members. It has been said that, "no one else can do what VSBIT does, the way they do it, for the price they do it for".

INSPECTIONS/AUDITS

Building Safety Inspection: We will come to your school, identify potential hazards on your campus and provide recommendations for remediation while also reviewing building system operations.

Gym/Fitness Room Inspection: We will come to your school and identify potential hazards in your gym/fitness room. In addition to discussing best practices we will also provide guidance on proper equipment selection, layout, and maintenance.

Playground Safety Inspection: One of our certified playground safety inspectors will visit your playground and provide a report with safety recommendations and findings.

Security Safety Audit: Our security consultant will come to your school, identify potential security risks and hazards that face your school and provide recommendations to make your school a safer place for all.

RISK MANAGEMENT & LOSS CONTROL TRAININGS

Cyber Risk Management Strategies: We offer cyber security packages, services, resources, and consultation to assist schools with preventing cyber breaches and incidents.

De-escalation: Geared towards paraprofessionals, this session assists staff in recognizing escalating behaviors in students and the appropriate techniques to avoid restraint situations.

Ergonomics: This is an interactive session with an ergonomic specialist that discusses proper body mechanics and culminates with individual workstation evaluations.

FEDP: Our Facility Education and Development Program is available to all Vermont public schools! We have partnered with the ISSA and the International Facility Management Association (IFMA) to provide professional development opportunities to Vermont school facility staff. For more information visit <https://www.vsb.it.org/fedp>.

Food Service: A training for kitchen staff to avoid injuries due to slips, trips, & falls, cuts, burns, and lifting.

Lifting/Back Safety: This is an interactive session that teaches appropriate lifting techniques and body mechanics.

OSHA-10 Outreach Course: This 10-hour OSHA course trains employees on the basic practices of identifying, reducing, eliminating, and reporting hazards associated with their work in the general industry.

Safety Committee Development: Safety Best Practices include having a safety committee to assist in coordinating Supervisory Union/School District-wide safety efforts. Need help getting your safety committee off the ground or re-energizing an old one? We can help.

Safety Webinars: Archived school safety webinars can be found on our website. Topics include: Playground Safety and Maintenance, Green Cleaning Solutions, and Handling Mercury Safely, Creating a Safe School Theater Environment, Electrical Safety, Inspection, Testing, and Maintenance of Sprinkler Systems, School Fire Prevention and Life Safety, Preventing Slips, Trips, and Falls, and VT School Lab Safety.

SNOW (Say NO to Wipeouts): is a program aimed at helping prevent injuries caused by slips, trips, and falls on ice/snow, wet, and greasy surfaces, and on stairs and ladders.

Vector Solutions (formerly Safe Schools): VSBIT Multi-Line sponsors online training for each member from Vector Solutions. This training assists with meeting mandates, improving workplace safety, increasing flexibility for professional development, and reducing claims. For more information visit <https://www.vsb.it.org/vectorsolutions>.

EMPLOYMENT & PRACTICES TRAININGS

Do's & Don'ts of Employment Investigations: VSBIT legal counsel discusses when an investigation should occur and by whom. The materials identify what rules govern the investigator, witnesses, complainants, and the accused. Strategies for obtaining reliable information to support and document any decisions made and how the evidence will be used in the context of litigation and/or arbitration will be discussed.

FMLA: Our HR consultant reviews the Federal FMLA and State of Vermont Parental and Family Leave Act and how they work in conjunction with Workers' Compensation, Collective Bargaining Agreements, and other leave provisions.

Harassment & Bullying: VSBIT legal counsel provides guidance to administrators on the reporting guidelines and proper procedures for handling these types of issues.

VSBIT U: VSBIT U was founded with the express purpose of offering training specifically designed for school leaders. Each session is designed to assist you with identifying potential issues early on so they can be addressed appropriately, thereby saving your school valuable time and money and allowing you to focus on your educational mission.

Workers' Comp 101: A "Basic Training" for principals and administrators.

Wrongful Termination: VSBIT legal counsel provides guidance to administrators on proper techniques and documentation during this process.

HR HELP BUTTON

Members of the program have access to our HR Help Button which connects them to VSBIT's legal counsel and HR consultant where you can obtain free advice



specific to your current situation, including FMLA, ADA, and other commonly addressed issues.

GRANTS

Cybersecurity Grant: The purpose of this grant is to support training and raise cybersecurity awareness. It is intended to help manage the ongoing problem of social engineering, establish multi-factor authentication, and reduce vulnerabilities to ransomware, malware, and other data breaches.

Human Resources Grant: This grant assists with Human Resource issues that face your schools, and can be utilized for HR audits, policies and procedures development, job descriptions, and other various areas.

Legal Consultation Grant: Designed to assist members with employment-related practices, liability and potential legal issues involving employment related practices liability and harassment/bullying, before they result in claims or suits. Multi-Line Program approved counsel must be utilized with this grant.

Safety Assistance Grant: Designed to be used for, but not limited to, the purchase of equipment, facility and security repairs/updates, and cybersecurity software/hardware that will create and/or protect the school environment. This grant is not intended to deal with preventive maintenance issues, recurring expenses, or school trainings.

School Management Training Grant: Designed to make funds available to allow school personnel to attend trainings that develop the necessary skills to effectively address the risk management challenges of their educational institution.

CONTRACT REVIEW

Contract Review: VSBIT's legal counsel will review contracts/agreements for members and provide a review and/or recommended replacement language (if needed) within 48-72 hours.

Contractual Risk Transfer: Resources for members on contractual risk transfer to protect their SU/SD and reduce risk when working with third parties. Visit [VSBIT.org/contractual-risk-transfer](https://www.vsb.it.org/contractual-risk-transfer).



TARGETED RISK MANAGEMENT INITIATIVES SPONSORED BY MULTI-LINE

- Ice Alerts and posters aimed at preventing slips/falls
- Playground safety signs
- Water and temperature sensors aimed at preventing water damage claims

As a member of the Multi-Line Program you have access to valuable resources. To apply for a grant, schedule an inspection or training, or to access other resources please visit our website or pick up the phone and give us a call.



EVALUATION

ERGONOMICS

STRATEGY

LEGAL

HUMAN RESOURCES

VSBIT

VSBIT U

TRAININGS

RESOURCES

INSPECTIONS

GRANTS

PLAYGROUNDS

RISK MANAGEMENT

FALL PREVENTION

COST

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METHOD

EVALUATION

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RISK MANAGEMENT

FALL PREVENTION

COST

SAFETY

SECURITY

METHOD

"At the Grand Isle Supervisory Union, we really appreciate how the Vermont School Boards Insurance Trust proactively addresses potential challenges before they become claims. In the last few years, we have taken advantage of VSBIT's Ergonomic Evaluations, the School Safety and Security Audit, Playground Safety Inspections, the HR Help Button, the legal advice grant, and many others. VSBIT also responds promptly when we have a claim like when the roof of one of our elementary schools was damaged in a recent wind storm. A quick call to VSBIT and they were there to support us. Simply put, VSBIT is a great partner!"

Michael Clark, Superintendent

"With VSBIT, you know that your claim is in good hands, but that's not what sets them apart. Their customer service outshines what you would hope for. We find that the greatest value with VSBIT is being able to pick up a phone and get a quick answer to ... 'what about lightning and our pool,' or 'baseballs are flying from our baseball field to the newly constructed solar array over the bank,' or, 'what do we need if we want a firepit for our Afterschool Program to make S'mores?'

When you are trying to manage risk in a proactive fashion, the opportunity to get answers when you need them is the GREAT value we see from the whole team at VSBIT! Simple things are simpler, and solutions to difficult questions are clear and understandable."

***Floyd Davison,
Business Manager***

"As a member of the VSBIT Multi-Line, we participate in something that is so much more than an insurance company. We feel like a part of the family, knowing individuals by name, and building relationships over time. Whether a safety audit, a grant for more training, resources for HHB, or simply being there to answer a question, I know we are in great hands through VSBIT."

***Dr. Brian G. Ricca,
Superintendent***

"Being a member of the Vermont School Boards Insurance Trust (VSBIT) means more than just having insurance coverage! VSBIT provides invaluable resources including training, legal contract reviews, grants, playground inspections, and much much more.

The Multi-Line team is responsive and always willing to assist. The VEHI and Wellness teams are super supportive and knowledgeable when it comes to the ever-changing healthcare arena. Having an insurance company that exclusively works with school districts allows them to focus on and better understand our needs. Vermont school business managers are very fortunate to have VSBIT to help us navigate the risk management aspects of our jobs. Thank you, thank you, thank you!"

***Lisa Perreault, SFO,
Business Manager***

CONTACT INFORMATION VSBIT MULTI-LINE PROGRAM

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<https://www.vsbite.org/multi-line/>

"Before Rutland City Public Schools became a VSBIT customer, the District periodically solicited private sector bids for insurance coverage and costs. Now, VSBIT handles that for the District. VSBIT does so with expertise and economies of scale that our District could not achieve on its own. Given the complex and evolving challenges of securing "fit for purpose" insurance coverage each year, it's reassuring to rely upon the experts at VSBIT who are dedicated to serving the insurance needs of school communities. Consider VSBIT's initiatives to offer cybersecurity insurance and related training, which many organizations can no longer obtain or afford. This example demonstrates how our VSBIT colleagues are proactive in managing risks, and how they work directly with school systems to offer training, onsite reviews, and other risk mitigation strategies. Our District is fortunate to benefit from the substantial value proposition offered by VSBIT. Thank you!"

***Ted Plemenos,
Chief Financial Officer***

"Their support has been exemplary. They are not just an "insurance company". They are one phone call or e-mail away for support on a myriad of issues (legal, special education, human resources, risk management, property, liability, W/C, auto insurance, and safety & security) to name a few. They care about our districts and our employees and show it every day in their short response time, their attention to detail, the trainings they offer, and their all-around support."

***Tisha Hankinson,
Business Manager***