

New Jersey Schools Insurance Group

6000 Midlantic Drive Suite 300 North Mount Laurel, New Jersey 08054 (609) 386-6060 • FAX (609) 386-8877 www.njsig.org

Board of Trustees Meeting of September 21, 2016 Loss Control Report

SafetyNet Newsletter-

The Safety Theme for September is *There is a Lot to Know About Parking Lot Safety*. The article highlighted such issues as Pitfalls in the parking lot, Light up Your Lot, Winter is a challenge, Drive Safely and Education is the key.

Workers' Compensation Supervisor, Karen Olsen wrote an article titled *JordanReses is Now Mitchell ScriptAdvisor*. Script Advisor provides prescriptions for workers compensation patients. The Safety Life Article *Welcome Back* raised the issue of safety awareness in schools.

We looked at workers' compensation losses over the last school year. We found for the first time we have more special education act out cases than any other cause. Fortunately, those losses are usually of low severity. Loss Control will address this issue during the upcoming school year. A copy of this month's SafetyNet is in this report.

Safety Grants-

75% of the safety grant checks have been distributed. The remaining checks are for districts which did not have board approval before the June 30, 2016 deadline. Once received, the remaining checks will be in the mail.

In-House Training Days

Our in-house defensive driving classes (DDC) were well attended in August selling out two of the three classes. We taught a total of 82 students over the summer and look forward to holding more DDC classes here in the future.

Tony Jones

Tony Jones, Loss Control Manager

www.njsig.org

New Jersey Schools Insurance Group



September 2016

There is a Lot to Know About Parking Lot Safety

After a day at work, safety may be the last thing you think about as you walk through the company parking lot. Between wondering what to make for dinner and running over the lists of things to do when you get home, you may take your personal safety for granted.



It is best if you park near other cars and under lights, and to have your keys ready as you approach your vehicle. If your company provides security escorts, you should contact them when leaving a shift, so a guard can either watch you walk to

your vehicle, or escort you.

It's estimated that there are more than 75 million parking spaces for workplace or commuter parking in the United States. A company should provide employees with a safe parking lot and protection while getting to and from that lot.

Pitfalls in the parking lot

Some of the more common parking lot hazards include potholes, cracks, unclear parking striping and lack of proper signage (including stop signs where they may be needed). Broken bottles and other debris should never be left littering the parking area.

In colder climates, standing water, snow and ice are definite hazards. Another potential hazard may exist if your company has a fire lane or a driveway between its parking area and the building that employees must cross to enter the facility. In your company parking lot, walkways should be clearly marked and proper signage should be present for autos to yield to pedestrians.

Light up your lot

Most experts agree that lighting is the most important security precaution for deterring parking lot crime. Parking lots should have enough lighting so there are no dark spots in the lot. Exit and entrance lights should be at a 20-foot level. When driving into a dimly lit parking lot, drivers are more likely to accidentally not clear a building corner or hit pipes sticking out from a building.

The presence of uniformed security officers is another good way to prevent crime in parking lots. Guards should patrol the lot and vary their route. Added security can be provided by closed-circuit television monitoring systems.

Winter is a challenge

In winter months, parking lot hazards can increase because it gets dark earlier and more employees come out of the day shift into darkness. In cold weather, as a pedestrian, your may find yourself walking through the lot with your head covered to keep warm, not looking up, and you may be less likely to see cars driving through the lot. As a driver, you may not be aware of snow plows and snow-clearing operations, so you may need to be extra careful when pulling in and out of lots.

Drive safely

When driving in a parking lot, be careful backing up and sound your horn when you back up. Do not rely on your vehicle's mirrors when driving through tight areas; there are too many blind spots. Take the time when driving to watch for pedestrians. Avoid cutting through empty parking spaces and lanes. When driving, obey the pavement directional arrows crosswalk markings and posted speed limits. It is recommended that you drive no faster than 5 mph to 10 mph in parking lots.

Education is key

A company should educate its employees about how to be safe in parking lots because it makes them active partners in protecting their own safety. This kind of safety information should be provided to employees through newsletters, safety handbooks and during safety meetings.

If you follow these tips, you will have a safer company parking lot, and you will feel more secure about arriving and leaving work.

National Safety Council 5 Minute Safety Talk www.njsig.org

New Jersey Schools Insurance Group



September 2016



JordanReses is Now Mitchell ScriptAdvisor

Our pharmacy provider name has changed from JordanReses Prescription Management Service to:

Mitchell ScriptAdvisor

All other information remains the same and you may continue to use your current supply of Jordan-Reses cards. Your employees will continue to receive the same excellent service they have come to expect from our pharmacy program. Should you need additional cards, please contact:

- ◆ Karen Olsen, NJSIG WC Supervisor, extension 3022 or kolsen@njsig.org
- Connie Rogers, NJSIG WC Supervisor, extension 3015 or crogers@njsig.org

By Karen Olsen Workers' Compensation Supervisor 609-386-6060 Extension 3022



Workers' Compensation Accidents 7/1/2015-6/30/2016

Cause	Frequency % of Claims	Change from last year	Personnel	Frequency % of Claims	Change from last year
Special Ed Act Out	24.5%	5.1%	Educators	34.9%	-1.3%
Falls Same Level	20.0%	-6.1%	Educator Aides	24.8%	3.4%
Overexertion	14.5%	0.8%	Custodians	15.4%	-1.9%
Struck By	13.6%	1.9%	Office Workers	5.4%	1.7%
Struck Against	7.6%	0.8%	Education Athletics	3.1%	1%
Fall Different Level	6.7%	- 0.1%	Administrators	2.2%	-1.7%
Student Altercation	2.3%	-1.2%	Bus Drivers	2.8%	-0.3%
Internal Sudden	2.0%	0.2%	Cafeteria Workers	2.5%	1%
Caught Between	2.0%	-0.4%	Trades	4.0%	1.6%
All Other	6.8%	-1.8%	All Other	4.9%	-1.3%

Teachers made up 34.9% of all workers' compensation accidents in the 2015-2016 school year. However; in the prior school year, teachers made up 36.2% of all workers' compensation losses. Therefore, educators now make up almost 1.3% less of all workers' compensation losses. Educator aides on the other hand now make up 24.8% of the total which is a 3.4% increase.

This increase would appear to correspond to large increase in special education acting out cases which rose substantially from 19.4% to 24.5% of all workers' compensation cases.

We had a substantial decrease in the percentage of fall same level which now account for 20% of all losses. On the other hand, overexertion (lifting, pushing, and pulling) claims increased to 14.5 percent of all losses.

The trend analysis above represents all workers' compensation districts insured by New Jersey Schools Insurance Group. Your district can obtain their individual accident trend by contacting their Loss Control Representative.

Training is a necessity to prevent accidents. All personnel groups now have an opportunity to train on-line with SafeSchools software or have their Loss Control Representative present to their district in person.

By Tony Jones NJSIG Loss Control Manager

New Jersey Schools Insurance Group



September 2016

Backi

Welcome

Summer vacation is over for ten month employees. The hard job of cleaning and repairing facilities are over for the twelve month custodial/maintenance staff. The office staff's quiet summer schedules are back to normal. Welcome back to the beginning of another school year.

The summer routine is over and the new school year routine is about to begin. This transition is disruptive to everyone's schedule. The last thing on your mind is safety awareness.

Safety awareness means having the right attitude about safety - both your own and your coworker's safety. Safety awareness can help prevent injury, illness and accidental damage to school property.

Safety awareness begins with an attitude and commitment to safety by everyone in the organization. The school board must make safety a priority by setting policy and establishing goals for the top administrators of the district. The administrative staff must implement the school board's policies and insist that safety be a priority element of the decision making process. All staff personnel, both teaching and support, must follow safety rules and procedures as well as proactively support the safety effort as outlined by the school district administrators. It's our responsibility to act each and every time a hazardous act or condition is observed. Regardless of the situation, there is always an appropriate way to handle it so that safety is considered with the priority it deserves.

Your willingness to take the time to help prevent accidents is a direct measure of your safety awareness and attitude. With everyone pitching in, the burden of identifying and remediating unsafe acts and conditions is reduced to a manageable level.

Although formal safety inspections should be performed at least quarterly, each person should be responsible for looking over their own work area weekly. These informal inspections will help spot and eliminate hazards before they have a chance to cause problems.

Remember, safety awareness requires foresight and sound judgment. Employees who are safety conscious are alert and practice good safety habits. Safety awareness is one way you can control your own safety on the job.

Enjoy this time of transition, **but do it** safely.

What safety awareness means:

- Looking out for unsafe conditions in your work area.
- ♦ Looking out for unsafe acts.
- ♦ Learning how to work safely.
- Observing the motto, "Safety First".
- Working safely every day and in every phase of your work.
- ♦ Knowing how to handle emergencies quickly and effectively.

Stay on the Prowl for Poisonous Plants

As the sun beats down and temperatures rise, poisonous plants may be the last thing on your mind. But if you work outside, they are as real a threat as sun and heat.

Can you identify ivy?

In much of North America, the most common hazardous plant is poison ivy. It comes in three forms: a weed mixed in among grasses, a small bush in a fencerow or a climb-

ing vine on a tree. Poison ivy is fairly easy to spot. Each dark green stem has three shiny oval-shaped leaflets, with white flowers in late summer and white berries in early fall. Also in the fall, the leaves turn dark red or purple. Even in winter, despite its brown and brittle appearance, poison ivy still contains uroshiol, the oil that results in an itchy rash. You need not even contact a damaged plant o be exposed to uroshiol. It sticks to leather, animal fur, clothing and gardening instruments. Even when it's being destroyed by fire, poison ivy can send the oil up in smoke, posing a threat to your eyes, mouth and lungs.

Watch for a rash of symptoms

If you come into contact with poison ivy, wash with soapy water as soon as possible. It takes a while for the oil to set in, so if you wash quickly enough, you might be able to prevent a reaction. If you are sensitive to poison ivy, a red itchy rash will appear within 12 to 48 hours. Blistering and severe itching may follow. The blisters should crust over and heal in 10 to 14 days. Treatment is a lot like the common cold. You can soothe the symptoms, but mostly you just have to ride it out. To relieve itching, try an over-the-counter lotion such as calamine or zinc oxide. A doctor may prescribe hydrocortisone cream for more severe cases. If symptoms do not show improvement or worsen, contact your health care provider immediately. If you have trouble breathing, feel faint as a result of the rash, or if your eyes, skin, throat or breathing are irritated by smoke from burning poisonous plants, seek emergency care.

Get to know villains

If you work outdoors, you may run across more than the common ivy. Companies should provide employees with a plant identification manual with color photos, to help them learn the specific characteristics of poisonous plants in their region. Here are more poisonous plants to watch out for:

 Poison oak. A shrub or vine that resembles poison ivy; it has three to five leaflets and yellowish berries in the fall. It is very common in wooded areas.

- **Poison sumac.** A larger shrub (4 to 6 feet high) with 7 to 13 leaflets. Similar to poison ivy, it produces white berries and its leaves turn orange-red in the fall. You will usually find it in damp areas like bogs and swamps or roadside ditches where water collects.
- Ragweed. The culprit behind hay fever can incite symptoms such as swollen skin, watery eyes and a runny nose. A member of the sunflower family, this plant displays yellow green flowers in the summer and fall and can grow up to 8 feet tall.
- Stinging nettles. This low-growing plant with heart-shaped leaves and stems covered with tiny hair-like needles is common in wooded areas. Its sting is followed by burning, itching and/or a straight line of small blisters.
- Sacred datura. This white flower looks like an upturned umbrella. Most common at elevations above 3,500 feet, it is sometimes called "moon lily" because its flowers open at night. Some people develop a skin rash from contact with the stem or flower. Other species of datura also are poisonous.

Dress for success

Disposable or washable rubber gloves are recommended because the resins that cause a reaction can get into cloth and leather and infect you the next time that article of clothing is handled or worn. Long-sleeved shirts tucked into gloves and long pants tucked into socks work well. If you do come into contact with a poisonous plant, be careful not to touch exposed skin with infected clothing. Take the infected clothes off carefully to make sure you do not touch your skin with them. Launder these clothes separately, and run a wash cycle to rinse the washer container before laundering other clothing. Since uroshiol can stay potent for years, act quickly in cleaning infected items.

Prevention is key

Apply barrier creams before working in areas with poisonous plants to prevent skin irritations. Immunization to these plants is available to some outdoor workers in constant contact with them. Check with your health care provider for more information. Education and prevention are the best ways to steer clear of poisonous plants. Familiarize yourself with the plants of your region, dress to keep uroshiol off your skin and out of your airways, and you will stay reaction-free at work and play.







Get Ready for School to Start and Avoid Accidents

School will be open soon and that means everyone is getting their classes ready for September. Many preventable accidents happen during this time.

- <u>Falling off chairs</u> If chairs have wheels, do not stand on them. Take a few seconds and get a step stool. Every year many accidents happen by standing on chairs with wheels; this is a preventable claim.
- <u>Falling on waxed floors</u> The floors are newly waxed and **VERY** slippery. Remember to wear appropriate shoes and walk slowly. Sandals, high heels, and flip flops contribute to falls on these slippery surfaces.
- <u>Preparing classrooms lifting and lowering</u> As you prepare your classrooms for the reopening of school, remember to use proper body mechanics when lifting and lowering boxes, books, etc. Many accidents happen by not being conscious of how you are carrying heavy objects.
- Rainy weather When it is raining outside, be very careful on the floors and stairs. Water on these surfaces makes it easy to fall and slip. Take your time.

Most accidents happen because we are in a hurry and rushing. Start the school year off right by reducing claims from the very beginning of the year.

If you have any questions, we are here all year to help you with any concerns. Please contact any of the NJSIG Supervisors (609-386-6060).

• Connie Rogers extension 3015

• Ellen Shaw extension 3008

Karen Olsen extension 3022

Joan Madden extension 3092



Lawn Mower Safety

Children face "alarming" risk of lawn mower injuries, surgeons' group says. Despite warnings and safety designs, children are still being injured by lawn mowers at an "alarming" rate, according to the preliminary findings presented March 1st at the American Academy of Orthopedic Surgeons' (AAOS) annual meeting.

Researchers from the Penn State Hershey Pediatric Bone and Joint Institute reviewed 12 years of data on lawn mower-related injuries in Pennsylvania. They found that although efforts to educate parents and children about lawn mower dangers, about 16 children are still injured every year in the commonwealth. Of the 199 children who were treated for injuries during the study period, about half suffered injuries serious enough to require an amputation.

"We have to find a way to stop kids from being around mowers," lead study author Douglas Armstrong, Director of the Institute's Pediatric Orthopedic Surgery, said in a press release. "Many parents don't realize that the blade is such a forceful, blunt instrument - even if it is hidden under the mower."

To prevent potential injuries, the AAOS recommends:

- → Using mowers that have protection over hot and sharp parts
- → Keeping children indoors while grass is being cut
- → Barring children younger than 12 years from operating lawn mowers
- → Prohibiting children younger than 16 year from operating riding mowers
- → Wearing sturdy shoes and eye and hearing protection when cutting grass

Family Safety & Health Summer 2016

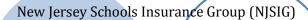




6000 Midlantic Drive, Suite 300 North Mount Laurel, NJ 08054

Phone: 609-386-6060 Fax: 609-386-8877 Website: www.njsig.org

> Keeping Dollars in NJ Classrooms



Defensive Driving Classes

New Jersey Schools Insurance Group is offering several Defensive Driving Classes. This training six-hour class was developed by the National Safety Council.

Upon successful completion, participants will receive a certificate to be submitted to their insurance carrier, which may entitle them to a 5% reduction in their personal automobile liability insurance premium. In addition, if participants have points against their NJ Drivers license, they may apply to the Department of Motor Vehicles for a possible two-point reduction.

There is no charge for any employee who drives for their district in any capacity. However, there is a \$10.00 charge per person for employees who do not drive for the district, spouses and age appropriate children attending the training.



- August 9, 2016
- ◆ August 25, 2016
- + August 17, 2016

Location:

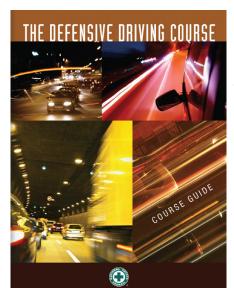
New Jersey Schools Insurance Group 6000 Midlantic Drive, Suite 300 North Mount Laurel, NJ 08054

Time: 9:00 am to 3:00 pm

Cost: Employees who drive for their district: No Charge
All other employees, spouses and age appropriate children: \$10.00

Please bring your lunch to the class.

You must be pre-registered to attend the Defensive Driving Class. Please contact Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsig.org. Please bring a check payable to New Jersey Schools Insurance Group.





Class size limited: 20 per class

Safety Belts - Friends for Life

Everyone wants to live a long life. Many people worry about their weight, cholesterol, and blood pressure. But don't forget that simply driving to work could be hazardous to your health.

You can protect yourself by wearing your lap-and-shoulder safety belt. A shoulder belt helps keep your head and chest from striking the steering wheel, dashboard and windshield during a crash. The lap belt keeps you from being thrown forward. Air bags and safety belts together offer the best protection from injury in vehicle crashes.

Wearing it Correctly is the Key

If you wear the lap belt too loose or too high around your waist, you can defeat its lifesaving effectiveness. The lap belt portion should be snug and low across your hips.

The shoulder belt fits properly when the webbing fits over your shoulder, across your collarbone and diagonally across your chest. Do not wear the shoulder belt under your arm.

A common mistake is to wear the shoulder belt without the lap belt. You could be thrown forward and slip under the shoulder belt. That might lead to a broken collarbone or leg — or even strangulation. It could result in ejection and death.

If all motor vehicle occupants wear safety belts properly, thousands of lives could be saved each year. Yet many drivers fail to buckle up, possibly because of these misconceptions:

MYTH: Safety belts are needed only for long trips and high-speed expressway driving.

FACT: Eighty percent of serious and fatal injuries occur in cars traveling under 40 mph. Fatalities involving non-belted occupants have been recorded at as low as 12 mph.

MYTH: Safety belts trap occupants in their vehicles, especially in cases of fire or submersion.

FACT: Less than half of 1 percent of all injury-producing collisions involve fire or submersion. But even if fire or submersion does occur, wearing a safety belt can save a life. An unrestrained occupant could be slammed into the dashboard or windshield and knocked unconscious, and would be unable to extricate himself. Also, an unrestrained occupant rendered unconscious could block exit paths of other occupants.

MYTH: It is better to be thrown clear of the vehicle.

FACT: A person is about 25 times more likely to be fatally injured if ejected from the vehicle than if inside and buckled up. Ejection can result not only in landing on unforgiving pavement but also in hitting other lethal roadside objects, scraping along the ground or being crushed by one's own or another vehicle.

MYTH: Occupants can brace themselves adequately in a crash.

FACT: The forces involved in even a low-speed crash make it impossible to avoid contact with the vehicle interior and other passengers, which ultimately results in injury. At the moderate speed of 30 mph, a collision would throw occupants forward with a force equal to 30 times their body weight. Also, one out of four serious in-vehicle injuries are caused by occupants being thrown against each other.

MYTH: Good drivers do not cause crashes.

FACT: First, the primary purpose of the safety belt is to protect against injury after the crash, and good drivers are equally vulnerable. Second, even the best driver can't control other drivers: consider that 39 percent of all fatal car crashes involve a drunk driver. Third, safety belts can make good drivers better drivers.

MYTH: Pregnant women should not wear safety belts.

FACT: Despite the possibility of a belt-caused injury, a pregnant woman is much safer using a safety belt in the event of a serious collision, according to the American Medical Association. A pregnant woman should set the belt low, so that it pulls in a downward direction against the pelvic bones. The belt should not pull back against the abdominal bulge. The lap belt should be worn snug, but not tight. The pregnant woman should sit up straight, since slouching can cause the belt to ride up on the abdomen.

The best practice is to wear a safety belt every time you are in a motor vehicle. Collisions happen, but you can increase your chance of walking away without injury if you buckle up.







Workers' Compensation Claim Information

Qual-Lynx is a managed care company that we utilize to help manage workers' compensation claims. Their role in the workers' compensation process is to act as the initial contact point for reporting new claims and to assist with scheduling and managing medical treatment for your employees. All new workers' compensation claims should be reported to Qual-Lynx by phone at 1-800-425 -3222. If an employee requires emergency care, please send them to the closest emergency facility first and then contact Qual-Lynx for follow up within 24 hours.

All school nurses or other supervisory personnel should have a supply of Qual-Lynx identification cards, which contain instructions for both the employee and the assigned medical provider. A Qual-Lynx card should be given to an employee only when they need medical treatment. If you need a supply of cards, please contact Donna Setzer at Qual-Lynx, at 1-800-425-3222, or dsetzer@quallynx.com.

We also utilize Jordan Reses (Mitchell), a prescription drug service provider. We provide Jordan Reses RX cards so that your injured employee(s) can receive necessary prescription drugs without

> any out-of-pocket expense. If you need a supply of prescription cards, or have any questions regarding workers' compensation claims, please contact Connie Rogers at 609-386-6060 extension 3015; crogers@njsig.org or Karen Olsen at

609-386-6060 extension 3022; kolsen@njsig.org.

Connie Rogers NJSIG WC Claims Supervisor



8 Steps to a Safer Backyard

- ☼ Be an inspector. Take a close look at balconies, porches, railings and outdoor furniture to see if there are any missing or rusted nails or fasteners. Also check for splinters, buckled or loose boards, uneven stair treads and discolored areas. Make sure there are no cracks or gaps in your pathways that could trigger a fall.
- Say so long to slick surfaces. Keep your driveways, walkways and garden paths clear of leaves, branches and other debris. After a heavy rainfall, be attentive to puddles and slick surfaces, and wear shoes or boots with good treads.
- Give your lawn a once-over. One misstep on uneven surfaces and you could lose your balance. Ask a friend or family member to walk around your yard with you to check for hazards such as roots, fallen branches, rocks or bumpy ground. They may see something that you missed.
- On't try to be Mr. or Ms. Fix-It. If your mower or weed whacker breaks, take it to a professional repair shop. Throw away broken garden tools.
- ♦ Keep it handy. If you have to root around the shed or garden, or reach up on high shelves, accidents are more likely to happen. So place within easy reach the yard equipment that you use most frequently.
- Follow this step. We are at the highest risk of ladder injuries during fall months when we clean gutters, hang outdoor lights or do yard maintenance, according to a study by the Oregon Health & Science University Trauma Program. Climb a ladder only when someone strong can be there to spot you. If you're at all wary about climbing, don't do it.
- Get slip-resistant. Add abrasive strips or rubber stair treads, and use deck paint that has a rough texture.
- Install outdoor lights. Put in the ones that are motion-sensitive. Don't neglect the porch, pathway, driveway and backyard.

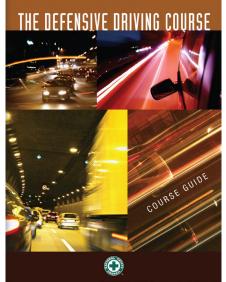
AARP Bulletin April 2016



6000 Midlantic Drive, Suite 300 North Mount Laurel, NJ 08054

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Keeping Dollars in NJ



New Jersey Schools Insurance Group (NJSIG)

Defensive Driving Classes

New Jersey Schools Insurance Group is offering several Defensive Driving Classes. This six-hour training class was developed by the National Safety Council.

Upon successful completion, participants will receive a certificate to be submitted to their insurance carrier, which may entitle them to a 5% reduction in their personal automobile liability insurance premium. In addition, if participants have points against their NJ Drivers license, they may apply to the Department of Motor Vehicles for a possible two-point reduction.

There is no charge for any employee who drives for their district in any capacity. However, there is a \$10.00 charge per person for employees who do not drive for the district, spouses and age appropriate children attending the training.

Dates:

July 20, 2016

August 17, 2016

July 28, 2016

August 25, 2016

• August 9, 2016

Location:

New Jersey Schools Insurance Group 6000 Midlantic Drive, Suite 300 North, Mount Laurel, NJ 08054

Time: 9:00 am to 3:00 pm

Cost: Employees who drive for their district: No Charge

All other employees, spouses and age appropriate children: \$10.00

Please bring your lunch to the class.

You must be pre-registered to attend the Defensive Driving Class. Please contact Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsig.org. Please bring a check payable to New Jersey Schools Insurance Group.

Class size limited: 20 per class



CPR & Defibrillator Training

In order to best serve our school districts, New Jersey Schools Insurance Group (NJSIG) is offering CPR and Defibrillator training class. The CPR and Defibrillator training will keep your district in compliant with "Janet's Law".

"Janet's Law", N.J.S.A. 18A:40-41a, requires school districts to train at least five employees in each school in CPR/AED use and to develop an emergency action plan to respond to cardiac emergencies. "Saving lives is the most important goal of Janet's Law."

Date: Wednesday, July 13, 2016

Location: New Jersey Schools Insurance Group (Morganville Office)

500 Campus Drive, Suite 100

Morganville, NJ 07751

Time: 10:00 am until noon

Cost: \$25.00 per person (NJSIG Member District)

Reservations are required to attend. Class size is limited.

Please **RSVP** to Sue Williams, NJSIG, at 609-386-6060 extension 3005 or via email at swilliams@njsig.org. by July 7, 2016.

NO REFUNDS AFTER JULY 11, 2016.

✓ Please make checks payable to:
 New Jersey Schools Insurance Group (NJSIG)
 6000 Midlantic Drive, Suite 300 North, Mount Laurel, NJ 08054



