

**“ ECASB BUSINESS CONNECTIONS ”****21 ECASB MEMBER DISTRICTS AND BOCES ARE OWNERS OF NYSIR.**

NYSIR’s mission is to provide comprehensive and cost-effective property and casualty insurance for New York state public schools, with a focus on superior coverage. It is the premier not-for-profit insurance and risk management provider for school districts and BOCES in New York.

For 35 years, NYSIR has followed the guiding principles on which it was founded:

- Superior insurance coverage
- High-quality and cutting-edge safety and risk management programs
- Proactive member-oriented claims management

The New York Schools Insurance Reciprocal (NYSIR) has maintained consistently excellent performance as measured by its core financials and regular evaluations by regulators and auditors. This financial record helps NYSIR sustain stable coverage and pricing, long-term cost-containment, partnership-based service and claims, family-like focus on managing and reducing risk, and consecutive years of A (Excellent) ratings from AM Best since 1995. NYSIR is the only carrier operating across the entire state serving public school entities that has maintained that rating.

Contact John Brady, NYSIR Senior Regional Manager (315) 415-0655 for more information about joining NYSIR.



John Brady CPCU, CIC

**John Brady is NYSIR Regional Manager for Member Support and Marketing in western New York. He holds a property and casualty insurance broker’s license and has more than 25 years experience in insurance.**

Dr. Stephen Luden  
Past President of NYSIR  
Assistant Superintendent  
Maryvale UFSD

**Dr. Stephen Luden is the Assistant Superintendent of Maryvale UFSD and is a Past President of NYSIR (2018-2019). He currently serves on NYSIR’s Executive and Operations committees. He joined NYSIR in 2009.**

Douglas Scofield  
Board of Governors NYSIR  
Superintendent Iroquois  
CSD

**Douglas Scofield joined the NYSIR Board of Governors in 2018. He currently serves on the Finance Committee. Prior to serving as the Superintendent of Iroquois CSD, Doug served as the Business Administrator for the district.**



**Working FOR YOU**

**NYSIR actively supports NYSSBA, the Rural Schools Association of New York, NYSCOSS, ASBO New York, SAANYS, NYSPHSAA and other associations.**

#### **COVERAGE**

Since its inception in 1989, NYSIR has continued to offer coverage enhancements that are unmatched in the state. NYSIR is the largest writer of property/casualty insurance for New York's public schools. Coverage and enhancements include:

- Property/Inland Marine
- Boiler and Machinery
- Automobile Liability and Physical Damage
- Umbrella/Excess
- General Liability
- Endorsed Protection for School Districts Against Child Abuse and Sexual Molestation Claims
- Extra Expense Protection in the Event of a Property Loss to Policy Limits
- Option to Add PTAs/PTOs as Additional Insureds
- Ordinance or Law Coverage

Additionally, NYSIR's coverage highlights include:

- An expanded definition of "who is an insured" for general liability that includes employees, volunteers, board members, staff nurses and other district-employed health-care professionals
- No general aggregate limitations for general, auto and excess catastrophe liability
- Full replacement cost on buses 10 years old and newer that carry comprehensive and collision at the time of loss
- Extra expense and business interruption settled on an Actual Loss Sustained basis, up to the property policy limit
- Student malpractice coverage for students training to be beauticians, cosmetologists and nursing professionals
- Optional endorsements to cover limited pollution liability, earthquake and excess flood

\* This coverage summary is for illustration purposes only and is not a substitute for actual policy terms or conditions.

**Expectations from NYSIR membership:** School entities enjoy many benefits from participating in NYSIR, New York's premier provider of property and casualty insurance for school districts and BOCES. NYSIR's insurance programs are custom-built and designed specifically for school entities across New York State. Subscribers get five key benefits:

- Stable coverage and pricing.
- Long-term cost containment.
- Services and claims coverage that is proactive and partnership-based.
- An unwavering focus on managing and reducing risks.
- An excellent financial record documented by consistently strong ratings.

#### **Erie County members include:**

**Akron CSD \* Alden CSD \* Amherst CSD \* Cheektowaga Maryvale UFSD \* Cheektowaga Sloan UFSD \* Clarence CSD \* Cleveland Hill UFSD \* Depew UFSD \* Eden CSD \* Erie 1 BOCES \* Grand Island CSD \* Hamburg CSD \* Holland CSD \* Iroquois CSD \* Kenmore/Town of Tonawanda UFSD \* North Collins CSD \* Sweet Home CSD \* Tonawanda City SD \* West Seneca CSD \* Williamsville CSD**