

VOLUME 20  
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# ASCIP Views

ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE

## WHAT'S NEW AT ASCIP?

### Now Available:

- Student Supervision Guidelines with Heat Index Tracking Tool
- Guidelines for Insurance Requirements
- Request Certificates of Insurance on-line through eCertsonline.com

Go to  
[www.ASCIP.org](http://www.ASCIP.org)  
for all this and  
more!

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## ASCIP Members Have Unique Coverage—Cyber Liability

ASCIP has always been a leader in offering risk management and insurance services for scholastic entities. The same is true with cyber liability coverage. Unlike other pools, ASCIP had always provided limited coverage for cyber events. In 2012, ASCIP added more comprehensive coverage via a cyber liability, gap policy. The addition of the Cyber policy was designed to broaden ASCIP's existing coverage to areas not traditionally covered by standard policies, thereby filling in uncovered "gaps" in coverage.

Cyber exposures are unique because every entity (public or private) that controls private or personal confidential information (or protected private information [PPI]) is subject to privacy regulation laws. The State of California was the first jurisdiction to establish a responsibility law, but as of January 1, 2014, 47 States, Guam, Puerto Rico and Washington DC all have responsibility laws. The state law that applies is based upon the location of the victim and not the location where the loss occurred. Loss of a retiree's information that now resides in Hawaii will result in the need to know the "privacy" law in Hawaii or you run

the risk of fines & Penalties.

Unlike most standard insurance policies that exclude coverage for fines and penalties, ASCIP's comprehensive cyber policy includes such coverage and additionally pays to defend members from state and/or Federal regulatory investigations. Another feature of the ASCIP Cyber policy is that it includes reimbursement for expenses associated with the PCI - protection of credit card information, which is attractive and susceptible to hackers and identity thieves.

But the number one benefit to the Cyber policy is the Crisis Management coverage which includes several critical features:

**Legal Assistance Expense** - pays for specialized legal assistance to navigate the unique laws associated with privacy.

**Forensic Expense** - to pay for expenses of an IT forensic firm to investigate the data breach.

**Notification Expense** - expenses to notify victims based on state laws

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## ASCIP Values Its Members—Hometown Hero

It was one week before school was to begin at South Pasadena High School (SPHS), when a tip was received by school staff. The details were immediately shared with local police who acted quickly. Within four days, two students were arrested for plotting a mass shooting at the school. Students, parents and staff were concerned. It was very unsettling! However, with numerous communications, meetings, Police Chief reassurance and a strong police presence on campus, the educational life at SPHS gradually returned to normal.

Was SPHS just lucky to have averted this horrific event? According to South Pasadena USD's Superintendent, Geoff

Yantz, Ed.D., this only happens when you develop a strong, collaborative relationship with your local police. You also have to create a "culture of inclusion" in which all students feel

### South Pasadena High School Tragedy Averted!

connected to their school - a climate in which there are many extracurricular activities, opportunities and encouragement for all students to get involved, so they can develop pride in their school, along with a sense of

responsibility to themselves and to others. Kudos to the team at South Pasadena who developed the relationships and an educational culture to avert a tragedy.

Members should be aware that ASCIP offers many resources that can be included in creating such a school culture including: 1) WeTip as a means for students and the community to report crime tips anonymously; 2) Pre-event training and plan development; 3) Post-event Crisis Management support; and 4) Public Relations resources when events escalate. Remember to call upon your ASCIP partner for help when you need it!

# Are You Prepared For A Cyber Breach?

**New Website Launched**

[www.ASCIP.org](http://www.ASCIP.org)

With the launch of the new website, members were encouraged to explore the site via a "Scavenger Hunt". The Winners of the ASCIP.org Website Scavenger Hunt are:

1. **Linda Fisher**  
Sierra CCD
2. **Kina Mattoon**  
Walnut Valley USD
3. **Diana Cota**  
Montebello USD

**CONGRATULATIONS Winners!**

With news headlines such as "Hackers Break Into HealthCare.Gov" and "Home Depot Confirms Massive Data Breach" just a few weeks ago, and the daunting Christmas shopping news that "Target, Neiman Marcus Not The Only Victims of Cyber Attack", is your organization ready for a potential cyber breach? The vast majority of Cyber exposures (and the subsequent losses) are the result of human error or negligence, and most importantly, could have been prevented.

In order to minimize your risk of a cyber exposure, every ASCIP member should think about preparing and implementing a Written Information Security Policy/Program ("WISP") setting forth the administrative, technical and physical safeguards implemented by the organization to minimize Cyber exposures. An effective WISP is not a "one size fits all" program. Rather, a WISP should be tailored to the needs of the organization, and should take into account the type of information the organization collects and uses, and the resources available to the organization. The following are some safeguards to consider:

### Administrative Safeguards

1. Limiting or forbidding downloading of personal information to personal devices
2. Limiting or forbidding employees from emailing materials to personal accounts
3. Limiting employee access to information that is not pertinent to completing employee's work
4. Ensuring that employees have adequate passwords in place (but not requiring too many difficult passwords so that employees need to keep track of

their passwords on paper or in electronic documents)

5. Setting up an internal incident response team comprising of the employees from various departments (IT, legal, public relations, etc.) who will be in charge of responding to and making decisions after a cyber event—make sure part of the response is to promptly notify ASCIP of any breach
6. Conducting criminal background checks on potential employee hires

### Technical Safeguards

1. Encrypting portable devices that contain personal information
2. Limiting storage capacity on portable devices
3. Using data loss prevention and detection software



### Physical Safeguards

1. Setting up proper security of facilities and physical hardware assets
2. Purging physical hardware scheduled for destruction including computers, cell phones, Xerox machines, printers and other devices that have internal "memory"

Once established, an organization's WISP should be distributed to all employees, and there should be regular employee trainings on the safeguards set forth in the WISP.

## Cyber Liability

(continued from page 1)

- Credit Monitoring Expense** - expenses incurred to provide victims with access to identity protection.
- Public Relations Expense** - expenses incurred to hire media and public relations firms.

Cyber liability coverage is included as part of the coverage package for all Property/Liability members, but note that separate limits and deductibles may apply.

## Upcoming Events — For updates and details go to [www.ASCIP.org](http://www.ASCIP.org)

Event	Date	Time	Location
Pesticides Handler Training	Tues, 10/21/14	8—10:30 a.m. & 11 a.m.-1:30 p.m..	ASCIP Training Room
HR & RM Roundtable-Mental Disabilities	Wed, 10/22/14	11:30 a.m. - 1:00 p.m.	ASCIP Training Room
New Legislation Impacting Schools	Wed, 10/29/14	8:00 a.m. - 12:00 p.m.	Webinar w/SELF & SSC
4-Hr Hazardous Materials Refresher	Thur, 11/6/14	8:00 a.m.—12:00 p.m.	ASCIP Training Room
Fitness for Duty Training	Fri, 11/14/14	10:00 a.m.—12:00 p.m.	Webinar
HR & RM Roundtable-Conflict Resolution	Fri, 11/21/14	11:30 a.m. - 1:00 p.m.	ASCIP Training Room
Certificates of Insurance for the Novice	Thur, 12/11/14	10:00 a.m.—12:00 p.m.	ASCIP Training Room