

March 1, 2026

RE: SB 1517
Testimony in Favor

While the focus of debate around this bill has been commercial recreation facilities and services, I want to explain the impact of the current laws on school children.

I am the Director of Finance and Operations for Central School District in Monmouth-Independence. As such, I serve as a Risk Manager for the District and work closely with our insurer – PACE (Property and Casualty for Education) Insurance Trust – on questions of risk and liability.

I hate to say ‘no’ to our staff who propose amazing opportunities for student learning and enrichment. When I do, it’s usually because the dollars won’t stretch quite far enough. Lately, it’s been because they want to offer activities that require the District and caregivers to sign absolutely unconditional waivers of liability. Experience providers from camps to inflatable obstacle courses have their insurance attorneys who insist on those clauses in their contracts because of the current litigation environment. PACE has attorneys that tell me not to sign those contracts.

So, I am left saying ‘no’ to activities that are typically quite safe, especially with the kind of supervision we require. I won’t even go into how much the costs have gone up because of the increased insurance costs to providers. Or, how much our insurance has gone up because of the unenforceability of our liability waivers.

I believe SB 1517 is a common-sense measure which holds egregious and negligent providers to account, while making it easier to provide safe, affordable activities for our students outside the regular school curriculum.

Thank you,
Cecelia Koontz
Director, Finance & Operations
Central School District 13J