

CharterSAFE

BE SAFE • FEEL SAFE

2019-2020 Membership Proposal

Prepared for:

East Bay Innovation Academy

Coverage Effective:

July 01, 2019 at 12:01 AM - July 01, 2020 at 12:01 AM

California Charter Schools Joint Powers Authority
P.O. Box 969, Weimar, CA 95736
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www.chartersafe.org

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DISCLOSURE: This proposal is an outline of the coverages proposed by California Charter Schools Joint Powers Authority (CCSJPA) based on the information provided by the Named Member. It does not include all of the terms, coverages, exclusions, limitation and conditions of the actual contracts. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request to CCSJPA. As set forth in this document, CCSJPA DBA CharterSAFE shall be referred to as CharterSAFE.

Dear Michelle,

CharterSAFE is pleased to present your membership proposal for the 2019-2020 year. Your membership includes the following:

Insurance Policy	HR Consulting	Student Activities	Compliance Consulting	Employee Safety	Transportation Consulting
Site Inspection	Compliance Posters	Contract Review	Safety Training	Mandatory Staff Training	Claims

For a more detailed listing of our member services, please contact our Risk Management team at 818-394-6559 or email [Carly Weston](mailto:cweston@chartersafe.org) at cweston@chartersafe.org.

All of CharterSAFE's coverage placements are with insurance companies that have a financial rating with A.M. Best of A- VII or higher.

2019-2020 CLAIMS FILING PROCESS:

Please refer to the following page on guidelines and a step-by-step process on how to file a claim or incident report.

REQUIRED SIGNATURES:

To bind coverage, you must sign and complete the following:

1. The proposal acceptance at the end of the "Member Contribution Summary" page
2. Cyber Application, if not yet completed

We look forward to working with you in the 2019-2020 year!

Thank you,

The CharterSAFE Team

CharterSAFE

2019-2020 CLAIMS AND INCIDENT REPORTS GUIDELINES

Member schools must notify CharterSAFE by submitting an online report, as soon as practicable, of an occurrence, accident, injury, claim, or suit or of circumstances that may reasonably result in a claim or suit. A delay in reporting could mean lapse in coverage.

For your protection, claims will not be accepted by phone, email, or fax.

CLAIMS FILING PROCESS ON THE WEB PORTAL

- Go to www.chartersafe.org and log in.
- If you need to reset your login credentials, please reach out to your CharterSAFE Representative: **Egan Yu** at eyu@chartersafe.org.
- Hover over the "Claims" tab, choose "Submit a Claim" and our website will prompt you with a series of questions to help you determine the appropriate claim form to submit.
- Complete the online questions and select the "Submit" icon at the bottom. After submission, you will receive a confirmation email with information regarding next steps.

CLAIMS RESOURCES AND FORMS

- Hover over the "Claims" tab, choose "Resources and Forms" and you will find all supporting documents you might need when filing a claim or incident report, such as:
 - Student Accident Claim Packet (English and Spanish)
 - Volunteer Accident Claim Packet (English and Spanish)
 - Statement of No Insurance
 - WC Claim Form (DWC-1)
 - Employee Fact Sheet
 - Kaiser on the Job Clinics
 - Employee Injury Card

For any claim reporting questions, please contact **Ben Hunter** at 818-394-6556 or email bhunter@chartersafe.org.

MEMBER CONTRIBUTION SUMMARY

East Bay Innovation Academy

Coverage Effective: July 01, 2019 at 12:01 AM - July 01, 2020 at 12:01 AM

Your CharterSAFE Insurance Program includes the following coverages:

Liability & Property Package Member Contribution

\$45,684

Core Liability Program

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- General Liability
- Employee Benefits Liability
- Educator's Legal Liability
- Sexual Abuse Liability
- Law Enforcement Liability
- Automobile Liability & Physical Damage

Crime

- Property
- Student & Volunteer Accident

Additional Program Coverages

- Pollution Liability and First Party Remediation
- Terrorism Liability and Property
- Cyber Liability

Workers' Compensation & Employer's Liability Member Contribution

\$36,532

Total Member Contribution

\$82,216

Choose One Payment Option

Payment in Full \$82,216

Installment Plan

- Deposit (25%) - Due Now - \$20,554
- 9 Monthly Installments - \$6,851

*You are currently enrolled in the CharterSAFE ACH program and will automatically continue with ACH unless otherwise indicated to Pilar Archer (parcher@chartersafe.org) in writing.

Invoices shall become delinquent thirty (30) calendar days from installment due date. CharterSAFE membership, including insurance coverage, is subject to cancellation for any invoice over sixty (60) days past due.

Proposal Acceptance:

By signing below, I, representing the Named Member in this proposal, acknowledge that I have read the complete proposal and agree to the terms outlined within.

Print Name _____ Date _____

Signature _____ Date _____

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EXPOSURES & LOCATIONS

Member contributions are calculated based on the following exposures:

Location Address(es)	Students	Employees	Payroll
East Bay Innovation Academy 3400 Malcolm Avenue Oakland, CA 94605	360	30	\$2,000,000.00
East Bay Innovation Academy 3800 Mountain Blvd. Oakland, CA 94619	230	18	\$1,200,000.00
Total:	590	48	\$3,200,000.00

Continuity and Retroactive Dates

Directors & Officers Liability Continuity Date: **4/11/14**

Employment Practices Liability Continuity Date: **4/11/14**

Fiduciary Liability Continuity Date: **4/11/14**

Vehicles

None scheduled.

Mailing Address

3400 Malcolm Avenue
Oakland, CA 94605

Locations

	Building Value	Content Value	Electronic Data Processing (EDP)	Total Insured Value (TIV)
East Bay Innovation Academy 3400 Malcolm Avenue Oakland, CA 94605	\$0	\$375,000	\$375,000	\$750,000
East Bay Innovation Academy 3800 Mountain Blvd. Oakland, CA 94619	\$0	\$10,000	\$50,000	\$60,000
Total:	\$0	\$385,000	\$425,000	\$810,000

CORE LIABILITY PROGRAM

Core Liability Program Coverage Limits: **\$30,000,000** Per Member Aggregate

The Core Liability Program Breaks Down As Follows:

Directors & Officers, Employment Practices, and Fiduciary Liability

Coverages	Limits	Deductibles
Directors & Officers and Company Liability	\$2,000,000 per claim and member aggregate	\$5,000.00 per claim
Employment Practices Liability	\$2,000,000 per claim and member aggregate	\$7,500.00 per claim
Fiduciary Liability	\$1,000,000 per claim and member aggregate	\$0

Reporting:

Claims must be reported to CharterSAFE within 60 days after policy expiration. Coverage is provided on a claims-made basis.

General Liability

Coverages	Limits	Deductibles
Bodily Injury Property Damage	\$2,000,000 per occurrence	\$500 per occurrence for bodily injury arising out of participation in a school sponsored <i>High-Risk Activity</i> *
Medical Payments	\$10,000 per person \$50,000 per occurrence	\$0
Products and Completed Operations	\$2,000,000 per occurrence	\$0
Armed Assailant Sublimit	\$100,000 per occurrence and aggregate	\$0
<p>*A list of <i>High-Risk Activities</i> is available at www.chartersafe.org or you may contact Carly Weston (cweston@chartersafe.org / 818-709-1570) of CharterSAFE's Risk Management team.</p> <p>The above coverages (excluding sublimit) do not have aggregates.</p>		

Employee Benefits Liability

Coverages	Limits	Deductibles
Employee Benefits Liability	\$2,000,000 per occurrence	\$0
The above coverage does not have aggregates.		

Educator's Legal Liability

Coverages	Limits	Deductibles
Educator's Legal Liability	\$2,000,000 per occurrence	\$2,500 per occurrence
IEP (Individualized Education Program) Defense Sublimit	\$50,000 per occurrence and aggregate sublimit	\$7,500 per occurrence
The above coverage (excluding sublimit) does not have aggregates		

Sexual Abuse Liability

Coverages	Limits	Deductibles
Sexual Abuse Liability	\$2,000,000 per occurrence	\$0
The above coverage does not have aggregates. *New Custom Training Available Sexual Abuse Prevention Training by CharterSAFE will be available under the CharterSAFE Learning Center and via in-person training. See "Excess Reinsurance" for more information on training requirements.		

Law Enforcement Activities Liability

Coverages	Limits	Deductibles
Law Enforcement Activities Liability	\$2,000,000 per occurrence	\$0
The above coverage does not have aggregates.		

Automobile

Coverages	Limits	Deductibles
Auto Liability, including autos scheduled with CharterSAFE, non-owned autos, and hired autos	\$2,000,000 per occurrence	\$0
Auto Physical Damage*	\$1,000,000 per occurrence	\$500 per occurrence for Hired Auto Physical Damage
*Auto Physical Damage described herein for hired automobiles is secondary to any/all rental coverage offered by the rental company(ies). CharterSAFE strongly advises our members to purchase auto physical damage when renting vehicles. The above coverages do not have aggregates.		

Excess Reinsurance

Coverages	Limits	Deductibles
Excess over underlying: <ul style="list-style-type: none"> • General Liability • Auto Liability • Sexual Abuse Liability • Educator's Legal Liability • Employee Benefits Liability • Law Enforcement Activities Liability • Directors and Officers Liability • Employment Practices Liability 	\$28,000,000 per occurrence/claim and aggregate Please note that the total core liability & property package limit of \$30M includes this limit in excess of the \$2M limits above.	Follows underlying coverages listed above.

*New Requirement

Sexual Abuse Prevention Training by CharterSAFE & Child Abuse Mandated Report Training for all employees is **REQUIRED** to be completed within 90 days of CCS JPA implementation of the training to maintain the full \$30,000,000 limits. If training is not completed within the 90 days, the maximum limit for sexual abuse liability is \$10,000,000 per occurrence and aggregate.

Optional Excess Limits:

Optional excess liability limits of \$25,000,000 above the provided \$30,000,000 is available (to total \$55,000,000 in limits). If interested, contact:

Gallagher
 18201 Von Karman Avenue, Suite #200
 Irvine, CA 92612

Kiki Goldsmith
 Client Service Manager
Kiki_Goldsmith@ajg.com
 949-349-9842

CRIME

Coverages	Limits	Deductibles
Money and Securities	\$1,000,000 per occurrence	\$500 per occurrence
Forgery or Alteration	\$1,000,000 per occurrence	\$500 per occurrence
Employee Dishonesty	\$1,000,000 per occurrence	Varies*
Computer and Funds Transfer Fraud	\$1,000,000 per occurrence	\$500 per occurrence

The above coverage does not have aggregates.

*Subject to Named Member's claim experience beginning five years prior to the inception of the period of coverage up to the date of loss. One or more claims on your loss history will increase the deductible. Refer to the Memorandum of Coverage (MOC) for the detailed tiered deductibles.

PROPERTY

Perils Include: Direct Physical Loss subject to all the terms, conditions, and exclusions established in the applicable policy(ies)

Valuation: Replacement Cost as scheduled with CharterSAFE, see "Exposures & Locations" section above

Coverages	Limits	Deductibles
Property	As scheduled with CharterSAFE subject to the maximum limit of \$150,000,000 per occurrence. See "Exposures & Locations" section above for scheduled limits.	\$1,000 per occurrence
Boiler & Machinery / Equipment Breakdown	As scheduled with CharterSAFE subject to the maximum limit of \$150,000,000 per occurrence. See "Exposures & Locations" section above for scheduled limits.	\$1,000 per occurrence
Business Interruption	\$10,000,000 per occurrence	\$1,000 per occurrence
Extra Expense	\$10,000,000 per occurrence	\$1,000 per occurrence
Water Damage	As scheduled with CharterSAFE subject to the maximum limit of See "Schedule of Locations" page above for scheduled limits.	Varies* *Subject to Named Member's claim experience beginning five years prior to the inception of the period coverage up to the date of loss. One or more claims on your loss history will increase the deductible. Refer to the Memorandum of Coverage (MOC) for the detailed tiered deductibles.

PLEASE NOTE:

If you have a renovation/construction project valued over \$200,000 in hard and soft costs, please contact your CharterSAFE Representative: **Egan Yu** at eyu@chartersafe.org. CharterSAFE is able to endorse builder's risk coverage for renovation projects up to \$10,000,000 onto your policy. Additional premium would apply.

If you are interested in a separate policy for flood and/or earthquake coverage, please contact **Kiki Goldsmith** (Kiki_Goldsmith@ajg.com/ 949-349-9842).

STUDENT AND VOLUNTEER ACCIDENT

Coverages	Limits	Deductibles
Student Accident	\$50,000 per injury/accident 104 Week benefit period	\$500 per injury/accident for <i>High-Risk Activities</i> *
Volunteer Accident	\$25,000 per injury/accident 104 Week benefit period	\$500 per injury/accident for <i>High-Risk Activities</i> *
*A list of <i>High-Risk Activities</i> is available at www.chartersafe.org or you may contact Carly Weston (cweston@chartersafe.org / 818-709-1570) of CharterSAFE's Risk Management team.		

Terms & Conditions:

- Coverage is provided on an Excess Basis, but would become primary should the student not have health insurance.
- Claim submission deadline: 90 days after the Covered Accident.

Optional Catastrophic Student Accident Coverage:

If interested in obtaining higher limits with or without sports included, please contact:

Gallagher
18201 Von Karman Avenue, Suite #200
Irvine, CA 92612

Kiki Goldsmith
Client Service Manager
Kiki_Goldsmith@ajg.com
949-349-9842

ADDITIONAL PROGRAM COVERAGES

Pollution Liability And First Party Remediation

Coverages	Limits	Deductibles
Pollution Liability and First Party Remediation	\$1,000,000 per pollution condition or indoor environmental condition \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per occurrence

Reporting: Claim must be reported to CharterSAFE within 60 days after policy expiration.
Coverage is provided on a claims-made basis.

Terrorism Liability

Coverages	Limits	Deductibles
Terrorism Liability	\$5,000,000 per occurrence and CharterSAFE Members' Combined Annual Aggregate	\$0

Reporting: Claim must be reported to CharterSAFE within 60 days after policy expiration.
Coverage is provided on a claims-made basis.

Terrorism Property

Coverages	Limits	Deductibles
Terrorism Property	As scheduled with CharterSAFE subject to the maximum limit of \$20,000,000 per occurrence. See "Exposures & Locations" section above for schedule limits.	\$1,000 per occurrence

Cyber Liability

Coverages	Limits	Deductibles
Cyber Liability	\$1,000,000 per claim \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$2,500 per claim

Coverage Includes:

- Privacy Notification Costs
- Regulatory Fines and Claim Expenses for Privacy Liability
- Extortion Damages for Extortion Threat
- Crisis Management Expenses
- Business Interruption

Reporting: Claim must be reported within 60 days after policy expiration.
Coverage is on a claims-made basis.

Requirement for Coverage to be in effect: Completed cyber application.

WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

Coverages	Limits	Deductibles
Workers' Compensation	Statutory	\$0
Employer's Liability	\$5,000,000 per Accident \$5,000,000 by Disease per Employee \$5,000,000 by Disease Policy Limit	\$0

Auditable:

The estimated payroll figure will be audited at the end of each coverage period. CharterSAFE will request copies of the 941 Federal Quarterly Reporting Forms on a quarterly basis to verify the payroll figure. If the estimated payroll figure has been overestimated, a refund will be issued. If the estimated payroll figure has been underestimated, an invoice for the additional amount due will be issued.