APPROVED

El Camino Real Charter High School

Minutes

Special Board Meeting

Date and Time
Monday June 28, 2021 at 4:30 PM

Location
VIRTUAL BOARD MEETING - Please see below.

SPECIAL BOARD MEETING

For meeting materials, please go to the school's main office, or call (818) 595-7500. Some board meeting materials are also posted on the school's website (https://ecrchs.net - click the ECR Board tab).

VIRTUAL BOARD MEETING

In accordance with Governor Newsom's Executive Order N-29-20, the meeting of the Board of Directors will take place via a virtual/teleconferencing environment.

To join the virtual Board meeting, please register through GoToWebinar at https://attendee.gotowebinar.com/register/5743150969514438670, webinar ID 195-998-675. You must register for the event (note you do not need to enter your legal name to participate). Once registered, you can attend the meeting through the online link, or by telephone (a call-in number and audio PIN will be provided after you register and prior to the meeting).

PUBLIC COMMENTS

If you would like to make a comment during the Public Comment section or during an agenda item, you may do so in two ways: (1) click the "Raise Hand" icon on the control panel; or (2)

email your comment to ***comment@ecrchs.net*** and it will be read on the record. **Please note**: your name will be read on the record along with your comment; if you do not wish to have your name read, please indicate on your email.

Please note that, in order to conduct an orderly meeting, all members of the public will be placed on mute during the Board meeting, except during public comments. Note that for those who elect to participate through the call-in number, you will not have the option of being unmuted during the meeting.

The Public Comments agenda item is set aside for members of the audience to raise issues that are not specifically on the agenda. However, due to public meeting laws, the Board can only listen to your issue, not respond or take action. The Board may give direction to staff to respond to your concern or you may be offered the option of returning with a citizen-requested item. These presentations are limited to three (3) minutes and total time allotted to non-agenda items will not exceed thirty (30) minutes. A member of the public who requires the use of a translator, in order to receive the same opportunity as others to directly address the Board, shall have twice the allotted time to speak. When addressing the Board, speakers are requested to adhere to the time limits set forth. In order to maintain allotted time limits, the Board Chair may modify speaker time allocations or the total amount of allotted time for an item.

Consent Agenda: All matters listed under the consent agenda are considered by the Board to be routine and will be approved/enacted by the Board in one motion in the form listed below. Unless specifically requested by a Board member for further discussion or removed from the agenda, there will be no discussion of these items prior to the Board votes on them. The Executive Director recommends approval of all consent agenda items.

In compliance with the Americans with Disabilities Act (ADA) and upon request, El Camino Real Alliance may furnish reasonable auxiliary aids and services to qualified individuals with disabilities. Requests for disability related modifications or accommodations shall be made 24 hours prior to the meeting to David Hussey, in person, by email at comment@ecrchs.net, or by calling (818) 595-7500.

Directors Present
Beatriz Chen (remote), Brad Wright (remote), John Perez (remote), Linda Ibach (remote), Scott Silverstein (remote), Steven Kofahl (remote)

Directors Absent
Brian Archibald, Kenneth Lee

Guests Present

David Hussey (remote), Emilie Larew (remote), Gregory Wood (remote)

I. Opening Items

A. Call the Meeting to Order

Beatriz Chen called a meeting of the board of directors of El Camino Real Charter High School to order on Monday Jun 28, 2021 at 4:37 PM.

B. Record Attendance and Guests

C. Pledge of Allegiance

Ms. Ibach led the Board in the Pledge of Allegiance.

D. Public Comments

There were no public comments.

II. School Business

A. Discuss and Vote on Insurance Contract

Participants: Bettina Hooper, Dan Berry, and Thuy Wong from CharterSafe; Jonathan Schreter from Bolton; Brandon Cole from Gallagher
Brandon Cole from Gallagher went over the CharterSafe proposal. The excess liability limit of $50M was highlighted, and it was noted that LAUSD requires a minimum of $5M coverage, which we are not getting from Bolton. CharterSafe is a member organization spun out from CCSA to meet charter schools' needs. CharterSafe is very charter-centric and very California-oriented.
Dan Berry highlighted the Directors and Officers Insurance from CharterSafe. Ms. Wong provided additional info about CharterSafe's proposal. Explained their Board governance structure and involvement of finance personnel from conversion charters. Mr. Berry noted that they can update their coverage as needed to address any gaps - used Covid-19 example. Added additional coverage to address this. Stated that authorizer is comfortable with CharterSafe's coverage. Ms. Hooper noted CharterSafe has a team of people to support the school.
Mr. Silverstein asked about communicable disease coverage. The coverage is $100,000 per event and aggregate for the year. Mr. Wright asked about administrative fees . CharterSafe has an initial 2-year commitment requirement. Mr. Silverstein asked about catastrophic student accident coverage. There is an add-on for this costing $13,000 to make the coverage comparable to Bolton. This includes coverage for contact sports. Mr. Silverstein asked about coverage of the Shoup property. The coverage is up to $1M replacement/repair cost. Mr. Silverstein also asked for an explanation about what pollution coverage includes; the coverage includes damage caused by pollutants (such as mold). Mr. Silverstein asked about the deductible for this coverage; it is $10K per

occurrence. For the general liability coverage, there is no deductible except a $500 deductible for certain activities. He also asked about the sexual harassment coverage for events in the past; the coverage is a claims-made coverage (as opposed to an occurrence coverage) - when the claim is made is what triggers coverage. Mr. Silverstein asked about the timeline for when CharterSafe communicates when the policy is set to expire; they will communicate early and often, with the proposals released in approximately mid-May.

Mr. Schreter presented Bolton's proposal. He noted ECR previously had CharterSafe and chose to leave and go with Bolton. He noted that the increases year over year have been controlled, with one year the overall premiums going down. Discussed the D&O and EPLI coverage; raising those numbers to LAUSD's required minimums will raise the cost. States that the longer we can remain on an occurrence coverage would be better for the school in the long run. Discussed active shooter/assailant coverage which is included in their policy but not in CharterSafe. Bolton's policy also includes pollution liability. And noted that CharterSafe does not have an aggregate coverage for certain areas, which is not the case with Bolton. Mr. Schreter also discussed workers comp coverage, and noted that we are down 30% from the time we first went with Bolton. He noted that he is part of a team of 40 that represents their education practice group, and Bolton represents over 250 schools nationwide, including about 20 charter schools in California. Bolton's team specifically for El Camino is 3 members, with others available to help support, including someone to help with IEP control.

Mr. Silverstein asked if they are a fiduciary; Mr. Schreter replied that Bolton is not a fiducary to the school. Mr. Silverstein asked why Bolton's proposal came just 9 days before the end of the policy period; Mr. Schreter noted these were final numbers, but there were preliminary numbers discussed for some six months. Mr. Silverstein stated that the preliminary numbers and the final numbers differed significantly. Mr. Schreter apologized and they should have kept ECR more in the loop, but this is a reflection of the changes in the market and is on par at least with CharterSafe's proposal. Mr. Silverstein asked if there was a reduction because we were in distance learning; Mr. Schreter said no, because ECR is still educating students, even though remotely. The biggest premiums are based on educator liability, not in student presence. Mr. Silverstein asked what the liability would be if ECR were to change coverage during the year; Mr. Schreter replied that there would be at least a 25% minimum earned liability. Mr. Silverstein asked about the coverage for the Shoup property; Mr. Schreter replied that their coverage is based on replacement cost, which he believes should be sufficient coverage when in aggregate with the blanket limit from the main campus. The equipment replacement coverage is for both campuses, and is to replace equipment that breaks down as part of a covered loss. As to a deductible, Mr. Schreter does not believe there is a deductible for general liability. The $150K deductible for EPLI claims was discussed; this is because in 2018-19, there was paid losses of $208K, so the carrier increased the deductible. Mr. Silverstein asked about coverage related to terrorism. Coverage for workplace violence was discussed in this context.

Representatives for both insurance providers had the opportunity to follow-up to address concerns and questions raised when it was the other provider's turn to present.

Brad Wright made a motion to approve the insurance contract with CharterSafe for the 2021-2022 and 2022-2023 school years.
Scott Silverstein seconded the motion.
The motion passed with a vote of 5 Ayes, 1 No, and 2 Absent.
The board **VOTED** to approve the motion.

Roll Call	
Kenneth Lee	Absent
Beatriz Chen	Aye
Brian Archibald	Absent
Linda Ibach	Aye
John Perez	Aye
Steven Kofahl	No
Brad Wright	Aye
Scott Silverstein	Aye

B. Discuss and Vote on 2021-2022 Consolidated Application for Federal Funding

Mr. Wood reviewed the components of the Consolidated Application that must be submitted by July 31st. This is an annual item for Board approval.
Linda Ibach made a motion to approve the 2021-2022 Consolidated Application.
Steven Kofahl seconded the motion.
The board **VOTED** to approve the motion.

Roll Call	
Linda Ibach	Aye
Steven Kofahl	Aye
Brian Archibald	Absent
Brad Wright	Aye
Beatriz Chen	Aye
Jeff Davis	Absent
John Perez	Aye
Kenneth Lee	Absent
Scott Silverstein	Aye

III. Closing Items

A. Adjourn Meeting

Brad Wright made a motion to adjourn the meeting.
Steven Kofahl seconded the motion.
The board **VOTED** to approve the motion.
There being no further business to be transacted, and upon motion duly made, seconded and approved, the meeting was adjourned at 6:38 PM.

Respectfully Submitted,
Emilie Larew