



charterSAFE

Insurance, Risk Management, and Employee Benefits

CharterSAFE's mission is to provide its charter school members with a strong understanding of charter school exposures and risk mitigation. We believe that a safe learning environment allows member schools to focus on and dedicate its resources towards educating students.

Towards that goal, CharterSAFE focuses on three aspects of school risk financing and risk management:

- Comprehensive Property & Casualty Insurance Program
- Complimentary Member Services (Safety, Loss Control, HR Consultation)
- Proactive Hands-On Claims Management

Look inside this Trifold to find out more information on our insurance and risk management program!



“CharterSAFE has been invaluable to ICEF, especially in the area of HR risk mitigation. The guidance, expertise and support of the JPA staff have allowed us to drastically reduce our exposure to the many risks associated with running public schools. Furthermore, their detailed efforts to help with our processes, procedures, employee handbooks and even some hiring decisions have significantly improved our risk management.”

– PARKER HUDNUT,
CEO, ICEF Public Schools

charterSAFE

Insurance, Risk Management, and Employee Benefits for Charter Schools

Complimentary Member Services

At CharterSAFE we have built a program to meet the specific needs of California charter schools. This is a list of no-cost services that are included with your CharterSAFE membership.

Risk Management

1. Hands-on risk management advice, including comprehensive policies and procedures evaluations.
2. Assistance with activities, trips, permission/waiver forms, transportation issues, fundraisers, internal procedures, and playground management.
3. Membership to **WeTip**, an anonymous crime reporting hotline available to employees, students, and community members.
4. Human Resources Consultation – Personalized advice from a highly experienced HR professional with thorough knowledge of the unique nature of charter schools.
5. Contract review – Evaluation by an attorney of risk transfer/indemnity provisions in contractual agreements such as property leases, facility use agreements, and vendor agreements, etc.
6. Unlimited online training and risk management advisory information via **SafeSchools**.
7. Online newsletter with risk management topics specific to charter schools.

Safety and Loss Control

1. Comprehensive safety inspection and detailed report, with online mitigation tracking and budgeting capabilities.
2. Certified Playground Inspection and detailed report.
3. Safety advisory services, e.g. workstation evaluations, utility cart training, and playground supervisor training.
4. Unlimited online employee training via **SafeSchools**.
5. Self-inspection safety checklists for members.

Claims and Litigation Management

1. Online 24-hour claim reporting and emergency access to the claim manager.
2. In-person training on claim reporting and claim management.
3. Workers' compensation claim reviews.
4. Workers' compensation cost containment such as utilization review, nurse case manager, and return to work information.
5. Information about litigation trends in the charter school community.

“The Lewis Center for Educational Research couldn't ask for a better partner for insurance and risk management than CharterSAFE. The CharterSAFE staff is very responsive whenever we have questions. There is never a question too big or too small. We feel so much more comfortable and confident knowing that CharterSAFE is with us through every step of any claim.”

– BROOK GUPTA,
HR Director, Lewis Center for
Educational Research

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ABOUT

charterSAFE

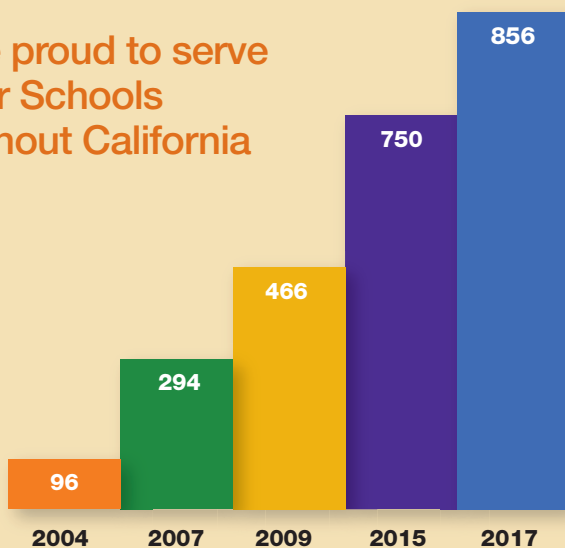
CharterSAFE is a non-profit Joint Powers Authority (JPA) created in 2004 by charter school leaders seeking a stable, cost-effective, and comprehensive insurance and risk management solution for charter schools.

A JPA is a contract between two or more public agencies of like services for the purpose of economies in achieving common goals. JPA members are its owners. A JPA is able to focus solely on the specific needs of its members and advocate for its members.

For over 25 years, JPAs have been the most common source of insurance for a range of public agencies, including cities, counties, and school districts. CharterSAFE is the largest insurance partner for independent charter schools in California.

Number of School Sites Served in California

We are proud to serve Charter Schools throughout California



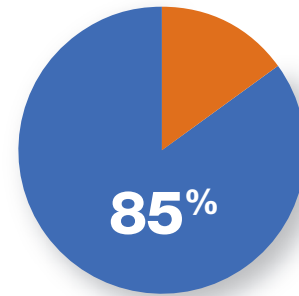
“CharterSAFE is a trusted partner, providing our organization with subject matter expertise and excellent customer service. They help us manage risk, comply with insurance requirements, and save money!”

SAMAN BRAVO-KARIMI, CBO, Bright Star Schools

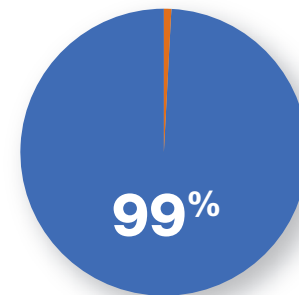
Scholastic and Education Organizations in JPAs

For over 25 years, JPAs have been the most common source of insurance for California schools.

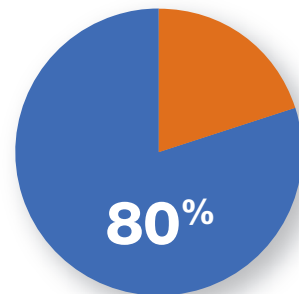
Public Agencies



CA Public Scholastic Entities



Charter Schools in CA



2017-2018 CharterSAFE Insurance Program

COVERAGES	LIMITS (Per member unless specified otherwise)	DEDUCTIBLES
Director's and Officer's Liability	\$30 Million per claim and aggregate	\$5,000 per claim
Employment Practices Liability	\$30 Million per claim and aggregate	Varies per member
Fiduciary Liability	\$1 Million per claim and aggregate	\$0
Workers' Compensation and Employers Liability	Statutory \$5 Million per occurrence and aggregate	\$0
General Liability Including: <ul style="list-style-type: none"> • Sexual Abuse Liability • Employee Benefits Liability • Educator's Legal Liability • IEP Defense Cost • Excess Liability* 	\$30 Million per occurrence and aggregate \$50,000 Sublimit per occurrence and aggregate for Individualized Education Plan (IEP) Defense Cost	\$500 per occurrence for High Risk Activities; applies to General Liability \$2,500 per occurrence for Educator's Legal Liability \$7,500 per occurrence for IEP Defense Cost
Auto Liability and Physical Damage	\$30 Million per occurrence and aggregate for Auto Liability \$1 Million per occurrence for Auto Physical Damage	\$500 per occurrence for Hired Auto Physical Damage
Crime/ Employee Dishonesty	\$1 Million per occurrence	\$500 per occurrence
Property	Replacement Cost of scheduled Total Insured Value (including Building Values, Content Values, and Electronic Data Processing) provided by Member Notable property sublimits include but are not limited to: <ul style="list-style-type: none"> • \$150 Million: Boiler and Machinery • \$10 Million: Builder's Risk, as scheduled with CharterSAFE • \$10 Million: Extra Expense • \$10 Million: Business Interruption 	\$1,000 per occurrence
Pollution Liability and First Party Remediation	\$1 Million per pollution condition / \$5 Million aggregate Limits are for all CharterSAFE members combined.	\$10,000 per occurrence
Student and Volunteer Accident**	\$50,000 per incident for student accident \$25,000 per incident for volunteer accident	\$500 per incident for High Risk Activities
Terrorism Liability	\$5 Million per event and aggregate Limits are for all CharterSAFE members combined.	\$0
Terrorism Property	\$20 Million per occurrence	\$1,000 per occurrence
Cyber Liability	\$1 Million per claim / \$5 Million aggregate Limits are for all CharterSAFE members combined.	\$2,500 per claim

*Additional excess liability limits up to \$55 Million is available for purchase at our pre-negotiated, cost-effective rate.

**Additional limits up to \$7.5 Million is available for purchase at our pre-negotiated, cost-effective rate.

Disclaimer: All coverages are subject to terms, conditions, exclusions and exceptions stated in the Memorandum of Coverage (MOC) and/or applicable policy(ies).

The **TOP 6 REASONS** why **charterSAFE** is the Best Insurance for your Charter School

- 1 NON-PROFIT CREATED BY CHARTER SCHOOL LEADERS AND OWNED BY CHARTER SCHOOL MEMBERS:** In the beginning and until very recently, charter schools were considered too risky and too small for insurance companies, who provided coverages below authorizer compliant requirements, leaving the school in financial distress if a loss occurs. CharterSAFE was created to provide a comprehensive insurance program and risk management expertise to charter schools. We understand the intricate and diverse needs of our members from new developing schools to large charter management organizations and from schools sharing a district location to various funding mechanisms like SB740 for a charter school facility. CharterSAFE looks out for the best interest of its owners—the charter school members!
- 2 CUSTOMIZED INSURANCE COVERAGES FOR CALIFORNIA CHARTER SCHOOLS:** CharterSAFE exclusively provides insurance and risk management services to California charter schools, allowing CharterSAFE to gain a unique and thorough expertise into the needs of charter schools. We write and annually review our insurance policy (the Memorandum of Coverage) for our charter school members, which caters to the risks and exposures of charter schools. Because CharterSAFE focuses solely on the needs of charter school members, we listen and respond to the concerns and wishes of our membership. In 2014, at our member's request, CharterSAFE added Individualized Education Plan (IEP) defense cost and cyber liability (coverage for data breach) to our insurance program. **CharterSAFE is the first and premier insurance experts for California charter schools.**
- 3 APPROPRIATE COVERAGE FOR YOUR BOARD OF DIRECTORS:** Some insurance providers erroneously provide School Board Legal Liability as a substitute for Directors & Officers Liability. This poses a personal risk for those that make some of the most important decisions for your school: your board members. The CharterSAFE program includes Directors & Officers Liability coverage.
- 4 LOSS PREVENTION AND RISK MANAGEMENT.** Risk management, safety compliance, and human resources consulting are among some of the services provided to CharterSAFE members at no additional cost. CharterSAFE tracks loss trends, safety issues among charter schools, and advises members on best practices in order to avoid costly mistakes and losses. In 2017, we created 4 Safety Grant Awards that seeks innovative and practical solutions to safety issues facing charter schools within our membership and look forward to sharing these solutions to our members in the near future. In addition, we are vetting successful crime awareness training programs and working on an enforceable comprehensive boundaries policy to help schools tackle the issue of sexual molestation.
- 5 CHARTERSAFE IS GOVERNED BY A BOARD COMPOSED OF CALIFORNIA CHARTER SCHOOL LEADERS.** This enables us to continuously tailor our program to the innovative and everchanging needs of California charter schools.
- 6 HIGHLY RATED:** CharterSAFE brokers and consultants are uniquely qualified in the placement of excess coverage for scholastic and public entity clients. CharterSAFE purchases reinsurance and excess coverages from carriers rated A.M. Best "A- VII" or higher who offer broad coverage and substantial limits. This reduces your out-of-pocket funds that would directly impact your budget, staff, and students.

“We have used CharterSAFE for over 6 years, and we find that the CharterSAFE staff is friendly and helpful, and responds immediately to our questions and needs. They are extremely competitive on their prices, and I would highly recommend CharterSAFE to any charter school administrator who wants insurance coverage for their school without any of the headaches!”

– ROGER COY,
School Director, Three Rivers Charter School

charterSAFE

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California Charter Schools Joint Powers Authority