



Community School for Creative Education

CSCE Special Board Meeting - Saturday, June 12th, 2021

Date and Time

Saturday June 12, 2021 at 12:00 PM PDT

Location

Join Zoom Meeting

<https://zoom.us/j/95930595187?pwd=OTVYM1IFNG5YNTVjRk9tTEJwM1Nkdz09>

Meeting ID: 959 3059 5187

Passcode: CSCE2111

Agenda

I. Opening Items

- A. Record Attendance
- B. Call the Meeting to Order

II. Governance

- A. 2021-22 CharterSafe Membership Proposal.

III. Other Business

- A. 2021-22 CharterSafe Membership Proposal

IV. Closing Items

A. Adjourn Meeting

THE ORDER OF BUSINESS MAY BE CHANGED WITHOUT NOTICE Notice is hereby given that the order of consideration of matters on this agenda may be changed without prior notice.

REASONABLE LIMITATIONS MAY BE PLACED ON PUBLIC TESTIMONY The Governing Board's presiding officer reserves the right to impose reasonable time limits on public testimony to ensure that the agenda is completed.

REASONABLE ACCOMMODATION WILL BE PROVIDED FOR ANY INDIVIDUAL WITH A DISABILITY Pursuant to the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, any individual with a disability who requires reasonable accommodation to attend or participate in this meeting of the Governing Board may request assistance by contacting Community School for Creative Education, 2111 International Boulevard, Oakland CA 94606 510 686 4131.

FOR MORE INFORMATION For more information concerning this agenda or for materials relating to this meeting, please contact Community School for Creative Education, 2111 International Blvd., Oakland CA 94606, tel: 510 686 4131; em: info@communityschoolforcreativeeducation.org. For copies of this agenda and for agendas and minutes of prior meetings, visit our website (www.communityschoolforcreativeeducation.org).

Coversheet

2021-22 CharterSafe Membership Proposal.

Section: II. Governance
Item: A. 2021-22 CharterSafe Membership Proposal.
Purpose: Vote
Submitted by:
Related Material:
The Community School for Creat.1279.CharterSAFEProposal2122.05-26-2021.pdf

CharterSAFE

BE SAFE • FEEL SAFE

2021-2022 Membership Proposal

Prepared for:

The Community School for Creative Education

Coverage Effective:

July 01, 2021 at 12:01 AM - July 01, 2022 at 12:01 AM

California Charter Schools Joint Powers Authority
P.O. Box 969, Weimar, CA 95736
Phone: 888.901.0004 Fax: 888.901.0004
www.chartersafe.org

Issued: May 26, 2021 at 9:42 am

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 Adrienne,

CharterSAFE is pleased to present your membership renewal for the 2021-2022 year. Your membership includes the following:



For a more detailed listing of our member services, please contact **Bettina Hooper**, Managing Director, Member Services and Operations, at bhooper@chartersafe.org or (916) 880-3470.

All of CharterSAFE's coverage placements are with insurance companies that have a financial rating with A.M. Best of A- (Excellent), financial size category VII (\$50M policyholder surplus minimum) or higher or are placed with an approved California scholastic joint powers authority.

REQUIRED SIGNATURES:

To bind coverage, you must login to the CharterSAFE web portal at www.chartersafe.org and complete and sign the following:

1. Cyber security questions
2. Member renewal acceptance

We look forward to working with you in the 2021-2022 year!

Thank you,

The CharterSAFE Team

CharterSAFE

2021-2022 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
 - Workers' Compensation Claim Form (DWC-1)
 - Employee Fact Sheet
 - Kaiser on the Job Clinics
 - Employee Injury Card

For any claim reporting questions, please contact **Dennis Monahan**, Managing Director, Claims, at (619) 878-6221 or email dmonahan@chartersafe.org.

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MEMBER CONTRIBUTION SUMMARY

The Community School for Creative Education

Coverage Effective: July 01, 2021 at 12:01 AM - July 01, 2022 at 12:01 AM

Your CharterSAFE Insurance Program includes the following coverages:

Liability & Property Package Member Contribution

\$41,057.00

Core Liability Program

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- General Liability
- Employee Benefits Liability
- Educator's Legal Liability
- Childhood Sexual Assault 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

\$19,800.00

Combined Member Contribution

\$60,857.00

ONE TIME COVID-19 REBATE:

\$761.00

Rebate will be applied either by:

1. Payment in Full - applied to your full payment due
2. Installment Plan - applied to the deposit

Total Member Contribution
(One Time COVID Rebate Applied)

\$60,096.00

Member can choose one of two payment options when accepting the proposal online

Payment in Full - \$60,096.00
Installment Plan

- Deposit (25%) - Due Now - \$14,454.00
- 9 Monthly Installments - \$5,071.00

*Refer to the CharterSAFE Invoice for details and instructions on payment by ACH Debits

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: Go to www.chartersafe.org and sign on to complete 1. Cyber security questions and 2. Renewal acceptance.

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

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.

Mailing Address

2111 International Blvd.
Oakland, CA 94606

Continuity and Retroactive Dates

Directors & Officers Liability Continuity Date: **07/01/2011**

Employment Practices Liability Continuity Date: **07/01/2011**

Fiduciary Liability Continuity Date: **07/01/2012**

Vehicles

None scheduled.

EXPOSURES & LOCATIONS

Member contributions are calculated based on the following exposures:

Students/Employees/Payroll

Location Address(es)	Students	Employees	Payroll
Community School for Creative Education 2111 International Blvd. Oakland, CA 94606	270	28	\$1,763,010.00
Total:	270	28	\$1,763,010.00

Property Values

Location Address(es)	Building Value	Content Value	Electronic Data Processing (EDP)	Total Insured Value (TIV)
Community School for Creative Education 2111 International Blvd. Oakland, CA 94606	\$0.00	\$249,000.00	\$249,000.00	\$498,000.00
Total:	\$0.00	\$249,000.00	\$249,000.00	\$498,000.00

CORE LIABILITY PROGRAM

Core Liability Program Coverage Limits: **\$5,000,000** 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	\$5,000,000 per claim and member aggregate	Varies*
Employment Practices Liability	\$5,000,000 per claim and member aggregate	Varies**
Fiduciary Liability	\$1,000,000 per claim and member aggregate	Varies*

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

*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.

Directors and Officers Liability & Fiduciary Liability Deductibles:

0 Prior Claims:	\$15,000.00 per occurrence
1 Prior Claim:	\$25,000.00 per occurrence
2 Prior Claims:	\$50,000.00 per occurrence
3 or more Prior Claims:	\$100,000.00 per occurrence

**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.

Employment Practices Liability Deductibles:

0 Prior Claims:	\$15,000.00 per occurrence
1 Prior Claim:	\$25,000.00 per occurrence
2 Prior Claims:	\$50,000.00 per occurrence
3 or more Prior Claims:	\$100,000.00 per occurrence

General Liability

Coverages	Limits	Deductibles
Bodily Injury Property Damage	\$5,000,000 per occurrence and member aggregate	\$500 per occurrence for bodily injury arising out of participation in a school sponsored <i>High-Risk Activity</i> *
Premises Medical Payment	\$10,000 per person \$50,000 per occurrence	\$0
Products and Completed Operations	\$5,000,000 per occurrence and member aggregate	\$0
Armed Assailant Sublimit	\$100,000 per occurrence and aggregate	\$0
COVID-19 Defense Cost and Premises Medical Payment for bodily injury arising out of the administration and/or supervision of on-site rapid testing of COVID-19	\$100,000 per occurrence and aggregate \$2,000,000 CharterSAFE's member combined aggregate	Varies**

*A list of *High-Risk Activities* is available at www.chartersafe.org or you may contact Egan Yu (eyu@chartersafe.org / (310) 984-6611).

** \$0 deductible with signed acknowledgement of consent; \$2.500 deductible without signed acknowledgement

Employee Benefits Liability

Coverages	Limits	Deductibles
Employee Benefits Liability	\$5,000,000 per occurrence and member aggregate	\$0

Educator's Legal Liability

Coverages	Limits	Deductibles
Educator's Legal Liability	\$5,000,000 per occurrence and member aggregate	\$2,500 per occurrence
Special Education Program Legal Expense Coverage - Reimbursement Sublimit	\$50,000 per occurrence/ aggregate reimbursement sublimit \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$7,500 per occurrence

Childhood Sexual Assault Liability

Coverages	Limits	Deductibles
Childhood Sexual Assault Liability	\$5,000,000 per claim and member aggregate	\$0 if school completes training requirement \$100,000 if school did not complete training requirement
Reporting:	Claims must be reported to CharterSAFE within 60 days after policy expiration. Coverage is provided on a claims-made basis.	
Training Mandate	Childhood Sexual Assault Prevention Training by CharterSAFE is available under the CharterSAFE Learning Center and is REQUIRED to be completed by 90% or more of staff within 90 days of coverage renewal. New employees are required to complete the training within 6 weeks of employment.	

Law Enforcement Activities Liability

Coverages	Limits	Deductibles
Law Enforcement Activities Liability	\$5,000,000 per occurrence and member aggregate	\$0

Automobile

Coverages	Limits	Deductibles
Auto Liability, including autos scheduled with CharterSAFE, non-owned autos, and hired autos	\$5,000,000 per occurrence and member aggregate	\$0
Auto Physical Damage*	\$1,000,000 per occurrence and member aggregate	\$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.		

Excess Liability - SELF

Coverage Provided by:	Schools Excess Liability Fund (SELF)
Coverage:	Excess Liability with separate Memorandum of Coverage with separate terms, conditions, and exclusions.
Limits:	\$50,000,000 per occurrence/claim and member aggregate as outlined by the SELF Memorandum of Coverage. This coverage is excess of the \$5M limits above to total a limit of \$55M.

CharterSAFE is a single member of SELF, a nonprofit scholastic JPA in California, for excess liability coverage. Please note that SELF is a separate entity from CharterSAFE and carries a separate Memorandum of Coverage with different limits, terms, conditions and exclusions. You can access SELF JPA's information at www.selfjpa.org.

Employment Practices Liability coverage within the SELF layer includes ONLY these three types: wrongful termination, discrimination, and/or sexual harassment.

CRIME

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

*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.

0 Prior Claims:	\$500.00 per occurrence
1 Prior Claim:	\$5,000.00 per occurrence
2 Prior Claims:	\$10,000.00 per occurrence
3 or more Prior Claims:	\$20,000.00 per occurrence

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

Coverages	Limits	Deductibles
Property	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section for scheduled limits.	\$1,000 per occurrence
Boiler & Machinery / Equipment Breakdown	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section 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
Causes of Loss: 1. Water Damage 2. Wildfire	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section for scheduled limits.	Varies*

*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.

0 Prior Claims: \$1,000.00 per occurrence
 1 Prior Claim: \$5,000.00 per occurrence
 2 Prior Claims: \$10,000.00 per occurrence
 3 or more Prior Claims: \$20,000.00 per occurrence

PLEASE NOTE:

Renovation and construction projects valued over \$200,000 in hard and soft costs are not covered unless specifically endorsed onto the policy. 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 Alex Ulrich (Alex_Ulrich@ajc.com/ 949-349-9825).

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 *High-Risk Activities* is available at www.chartersafe.org or you may contact **Egan Yu** (eyu@chartersafe.org / (310) 984-6611).

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

Alex Ulrich
Client Service Manager
Alex_Ulrich@ajq.com
949-349-9825

ADDITIONAL PROGRAM COVERAGES

Pollution Liability And First Party Remediation

Pollution Liability and First Party Remediation	\$1,000,000 per pollution condition or indoor environmental condition and aggregate \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per occurrence
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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 for schedule limits.	\$1,000 per occurrence

Cyber Liability

Every member will have some level of coverage; if you have the below security measures in place, you will get a higher coverage limit.

1. Multi-Factor Authentication (MFA) for all remote access to your networks/systems by employees and contractors
2. Data backed up daily and is segmented/segrated from the network and only accessible via separate credentials
3. Endpoint Detection and Response (EDR) system deployed on all network endpoints

Coverages	Limits	Deductibles
Cyber Liability	\$1,000,000 per claim and aggregate \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per claim

Reporting: Claim must be reported to CharterSAFE within 60 days after policy expiration.
Coverage is provided 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.

Coversheet

2021-22 CharterSafe Membership Proposal

Section: III. Other Business
Item: A. 2021-22 CharterSafe Membership Proposal
Purpose: Vote
Submitted by:
Related Material:
The Community School for Creat.1279.CharterSAFEProposal2122.05-26-2021.pdf

CharterSAFE

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2021-2022 Membership Proposal

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REQUIRED SIGNATURES:

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1. Cyber security questions
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We look forward to working with you in the 2021-2022 year!

Thank you,

The CharterSAFE Team

CharterSAFE • Protecting Schools. Promoting Safety. Customizing Insurance.

CharterSAFE

2021-2022 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

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- 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.
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 - Employee Injury Card

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MEMBER CONTRIBUTION SUMMARY

The Community School for Creative Education

Coverage Effective: July 01, 2021 at 12:01 AM - July 01, 2022 at 12:01 AM

Your CharterSAFE Insurance Program includes the following coverages:

Liability & Property Package Member Contribution

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- Terrorism Liability and Property
- Cyber Liability

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Combined Member Contribution

\$60,857.00

ONE TIME COVID-19 REBATE:

\$761.00

Rebate will be applied either by:

1. Payment in Full - applied to your full payment due
2. Installment Plan - applied to the deposit

Total Member Contribution

\$60,096.00

(One Time COVID Rebate Applied)

Member can choose one of two payment options when accepting the proposal online

Payment in Full - \$60,096.00

Installment Plan

- Deposit (25%) - Due Now - \$14,454.00
- 9 Monthly Installments - \$5,071.00

*Refer to the CharterSAFE Invoice for details and instructions on payment by ACH Debits

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Mailing Address

2111 International Blvd.
Oakland, CA 94606

Continuity and Retroactive Dates

Directors & Officers Liability Continuity Date: **07/01/2011**

Employment Practices Liability Continuity Date: **07/01/2011**

Fiduciary Liability Continuity Date: **07/01/2012**

Vehicles

None scheduled.

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CORE LIABILITY PROGRAM

Core Liability Program Coverage Limits: **\$5,000,000** 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	\$5,000,000 per claim and member aggregate	Varies*
Employment Practices Liability	\$5,000,000 per claim and member aggregate	Varies**
Fiduciary Liability	\$1,000,000 per claim and member aggregate	Varies*

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

*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.

Directors and Officers Liability & Fiduciary Liability Deductibles:

0 Prior Claims:	\$15,000.00 per occurrence
1 Prior Claim:	\$25,000.00 per occurrence
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3 or more Prior Claims:	\$100,000.00 per occurrence

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General Liability

Coverages	Limits	Deductibles
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Products and Completed Operations	\$5,000,000 per occurrence and member aggregate	\$0
Armed Assailant Sublimit	\$100,000 per occurrence and aggregate	\$0
COVID-19 Defense Cost and Premises Medical Payment for bodily injury arising out of the administration and/or supervision of on-site rapid testing of COVID-19	\$100,000 per occurrence and aggregate \$2,000,000 CharterSAFE's member combined aggregate	Varies**

*A list of *High-Risk Activities* is available at www.chartersafe.org or you may contact Egan Yu (eyu@chartersafe.org / (310) 984-6611).

** \$0 deductible with signed acknowledgement of consent; \$2.500 deductible without signed acknowledgement

Employee Benefits Liability

Coverages	Limits	Deductibles
Employee Benefits Liability	\$5,000,000 per occurrence and member aggregate	\$0

Educator's Legal Liability

Coverages	Limits	Deductibles
Educator's Legal Liability	\$5,000,000 per occurrence and member aggregate	\$2,500 per occurrence
Special Education Program Legal Expense Coverage - Reimbursement Sublimit	\$50,000 per occurrence/ aggregate reimbursement sublimit \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$7,500 per occurrence

Childhood Sexual Assault Liability

Coverages	Limits	Deductibles
Childhood Sexual Assault Liability	\$5,000,000 per claim and member aggregate	\$0 if school completes training requirement \$100,000 if school did not complete training requirement
Reporting:	Claims must be reported to CharterSAFE within 60 days after policy expiration. Coverage is provided on a claims-made basis.	
Training Mandate	Childhood Sexual Assault Prevention Training by CharterSAFE is available under the CharterSAFE Learning Center and is REQUIRED to be completed by 90% or more of staff within 90 days of coverage renewal. New employees are required to complete the training within 6 weeks of employment.	

Law Enforcement Activities Liability

Coverages	Limits	Deductibles
Law Enforcement Activities Liability	\$5,000,000 per occurrence and member aggregate	\$0

Automobile

Coverages	Limits	Deductibles
Auto Liability, including autos scheduled with CharterSAFE, non-owned autos, and hired autos	\$5,000,000 per occurrence and member aggregate	\$0
Auto Physical Damage*	\$1,000,000 per occurrence and member aggregate	\$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.		

Excess Liability - SELF

Coverage Provided by:	Schools Excess Liability Fund (SELF)
Coverage:	Excess Liability with separate Memorandum of Coverage with separate terms, conditions, and exclusions.
Limits:	\$50,000,000 per occurrence/claim and member aggregate as outlined by the SELF Memorandum of Coverage. This coverage is excess of the \$5M limits above to total a limit of \$55M.

CharterSAFE is a single member of SELF, a nonprofit scholastic JPA in California, for excess liability coverage. Please note that SELF is a separate entity from CharterSAFE and carries a separate Memorandum of Coverage with different limits, terms, conditions and exclusions. You can access SELF JPA's information at www.selfjpa.org.

Employment Practices Liability coverage within the SELF layer includes ONLY these three types: wrongful termination, discrimination, and/or sexual harassment.

CRIME

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

*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.

0 Prior Claims:	\$500.00 per occurrence
1 Prior Claim:	\$5,000.00 per occurrence
2 Prior Claims:	\$10,000.00 per occurrence
3 or more Prior Claims:	\$20,000.00 per occurrence

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

Coverages	Limits	Deductibles
Property	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section for scheduled limits.	\$1,000 per occurrence
Boiler & Machinery / Equipment Breakdown	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section 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
Causes of Loss: 1. Water Damage 2. Wildfire	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence. See "Exposures & Locations" section for scheduled limits.	Varies*

*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.

0 Prior Claims: \$1,000.00 per occurrence
 1 Prior Claim: \$5,000.00 per occurrence
 2 Prior Claims: \$10,000.00 per occurrence
 3 or more Prior Claims: \$20,000.00 per occurrence

PLEASE NOTE:

Renovation and construction projects valued over \$200,000 in hard and soft costs are not covered unless specifically endorsed onto the policy. 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 Alex Ulrich (Alex_Ulrich@ajc.com/ 949-349-9825).

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 *High-Risk Activities* is available at www.chartersafe.org or you may contact **Egan Yu** (eyu@chartersafe.org / (310) 984-6611).

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

Alex Ulrich
Client Service Manager
Alex_Ulrich@ajq.com
949-349-9825

ADDITIONAL PROGRAM COVERAGES

Pollution Liability And First Party Remediation

Pollution Liability and First Party Remediation	\$1,000,000 per pollution condition or indoor environmental condition and aggregate \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per occurrence
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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 for schedule limits.	\$1,000 per occurrence

Cyber Liability

Every member will have some level of coverage; if you have the below security measures in place, you will get a higher coverage limit.

1. Multi-Factor Authentication (MFA) for all remote access to your networks/systems by employees and contractors
2. Data backed up daily and is segmented/segrated from the network and only accessible via separate credentials
3. Endpoint Detection and Response (EDR) system deployed on all network endpoints

Coverages	Limits	Deductibles
Cyber Liability	\$1,000,000 per claim and aggregate \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per claim

Reporting: Claim must be reported to CharterSAFE within 60 days after policy expiration.
Coverage is provided 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.