

# 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](http://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](mailto: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](http://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](http://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](mailto: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](mailto:dmonahan@chartersafe.org).

## 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

**\$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

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](http://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
<b>Total:</b>	<b>270</b>	<b>28</b>	<b>\$1,763,010.00</b>

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
<b>Total:</b>	<b>\$0.00</b>	<b>\$249,000.00</b>	<b>\$249,000.00</b>	<b>\$498,000.00</b>

## 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
<b>Directors &amp; Officers and Company Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	Varies*
<b>Employment Practices Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	Varies**
<b>Fiduciary Liability</b>	\$1,000,000 per <b>claim</b> 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
<b>Bodily Injury Property Damage</b>	\$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> *
<b>Premises Medical Payment</b>	\$10,000 per person \$50,000 per occurrence	\$0
<b>Products and Completed Operations</b>	\$5,000,000 per occurrence and member aggregate	\$0
<b>Armed Assailant Sublimit</b>	\$100,000 per occurrence and aggregate	\$0
<b>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</b>	\$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](http://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
<b>Employee Benefits Liability</b>	\$5,000,000 per occurrence and member aggregate	\$0

## Educator's Legal Liability

Coverages	Limits	Deductibles
<b>Educator's Legal Liability</b>	\$5,000,000 per occurrence and member aggregate	\$2,500 per occurrence
<b>Special Education Program Legal Expense Coverage - Reimbursement Sublimit</b>	\$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
<b>Childhood Sexual Assault Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	\$0 if school completes training requirement \$100,000 if school did not complete training requirement
<b>Reporting:</b>	Claims must be reported to CharterSAFE within 60 days after policy expiration. Coverage is provided on a claims-made basis.	
<b>Training Mandate</b>	Childhood Sexual Assault Prevention Training by CharterSAFE is available under the CharterSAFE Learning Center and is <b>REQUIRED</b> 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
<b>Law Enforcement Activities Liability</b>	\$5,000,000 per occurrence and member aggregate	\$0

## Automobile

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

<b>Coverage Provided by:</b>	Schools Excess Liability Fund (SELF)
<b>Coverage:</b>	Excess Liability with separate Memorandum of Coverage with separate terms, conditions, and exclusions.
<b>Limits:</b>	\$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](http://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
<b>Money and Securities</b> <b>Forgery or Alteration</b> <b>Employee Dishonesty</b> <b>Computer and Funds Transfer Fraud</b>	\$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
<b>Property</b>	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
<b>Boiler &amp; Machinery / Equipment Breakdown</b>	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
<b>Business Interruption</b>	\$10,000,000 per occurrence	\$1,000 per occurrence
<b>Extra Expense</b>	\$10,000,000 per occurrence	\$1,000 per occurrence
<b>Causes of Loss:</b>  <b>1. Water Damage</b> <b>2. Wildfire</b>	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@ajg.com](mailto:Alex_Ulrich@ajg.com)/ 949-349-9825).

## STUDENT AND VOLUNTEER ACCIDENT

Coverages	Limits	Deductibles
<b>Student Accident</b>	\$50,000 per injury/accident 104 Week benefit period	\$500 per injury/accident for <i>High-Risk Activities</i> *
<b>Volunteer Accident</b>	\$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](http://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](mailto:Alex_Ulrich@ajq.com)  
949-349-9825

## ADDITIONAL PROGRAM COVERAGES

### Pollution Liability And First Party Remediation

<b>Pollution Liability and First Party Remediation</b>	\$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
<b>Terrorism Liability</b>	\$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
<b>Terrorism Property</b>	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
<b>Cyber Liability</b>	\$1,000,000 per <b>claim</b> and aggregate \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per <b>claim</b>

**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
<b>Workers' Compensation</b>	Statutory	\$0
<b>Employer's Liability</b>	\$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.