

2024-2025 Material Changes to Memorandum of Coverage (MOC)

Below is a summary of the changes to the MOC. Please refer to the 2024-2025 MOC for complete details of all coverages.

SECTION IV. CHILDHOOD SEXUAL ASSAULT LIABILITY

Clarified Insuring Agreement #3: (stated in part)

3.Upon confirmation of successful completion of the required CharterSAFE **CHILDHOOD SEXUAL ASSAULT** Prevention Training, **CCS JPA** shall issue an endorsement to the **NAMED MEMBER's** coverage document. Successful completion shall mean the completion of CharterSAFE **CHILDHOOD SEXUAL ASSAULT** Prevention Training by 90% or more of **NAMED MEMBER's EMPLOYEES** and Student Teachers.....

Impact:

None. The prior language stated more than 90%, which required at least 91% of staff to complete the training to qualify for the deductible waiver. This language clarifies our original intent that 90% or more of your staff must complete the training.

SECTION VII. AUTOMOBILE

Change in definition:

Owned & Scheduled Vehicles. This section includes coverage for **AUTOMOBILES** owned by the **NAMED MEMBER** and scheduled with **CCS JPA** while on official business of the NAMED MEMBER.

Long Term Automobile Leases. **NAMED MEMBER** shall inform **CCS JPA** of **AUTOMOBILES** leased for a period of six (6) months or longer. **AUTOMOBILES** meeting such long-term lease arrangements and scheduled with **CCS JPA** shall be considered Scheduled **AUTOMOBILES** and will not be subject to the **HIRED AUTOMOBILE** Physical Damage **DEDUCTIBLE**, while being used on official business of the NAMED MEMBER.

Impact:

These definitions clarify that owned, scheduled and long-term leases are covered while being used on official business. In addition, leases of six (6) months must be reported to CCS JPA.

Added Exclusion:

8. **Non-Compliance. DAMAGES** arising out of the ownership, maintenance, or use of passenger vans with capacity of 12 or more passengers, including the driver, used for transporting students that are non-compliant with State and Federal law.

Impact:

This exclusion protects against members having non-compliant converted vans used for transportation that may create a safety hazard.