



## 2024-2025 Membership Renewal Proposal

*Prepared for:*

**Teach, Inc.**

*Coverage Effective:*

July 01, 2024 at 12:01 AM - July 01, 2025 at 12:00 AM

California Charter Schools Joint Powers Authority

P.O. Box 969, Weimar, CA 95736

Phone: 888.901.0004

[www.chartersafe.org](http://www.chartersafe.org)

Issued: May 22, 2024 at 4:16 pm

**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 Matt,

CharterSAFE is pleased to present your membership renewal for the 2024-2025 year. Your membership includes the following:



For a more detailed listing of our member services, please contact Egan Yu at [eyu@chartersafe.org](mailto:eyu@chartersafe.org).

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 a California joint powers authority in good standing.

#### **REQUIRED SIGNATURES:**

To bind coverage, you must login to the CharterSAFE web portal to complete and sign the Member Renewal Acceptance.

1. Login to the CharterSAFE website at [www.CharterSAFE.org](http://www.CharterSAFE.org) using the Policyholder Account (the same one you used to complete the renewal application)
2. Hover over the Member Portal tab at the top of the page and click on "Member Contribution Form"
3. Checkmark one payment option and electronically sign the "Member Contribution Summary"

We look forward to working with you in the 2024-2025 year!

Thank you,

The CharterSAFE Team

## MEMBER CONTRIBUTION SUMMARY

Teach, Inc.

Coverage Effective: July 01, 2024 at 12:01 AM - July 01, 2025 at 12:00 AM

Your CharterSAFE Insurance Program includes the following coverages:

### Liability & Property Package Member Contribution

**\$224,874.00**

#### 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
- Deadly Weapons Protection

### Workers' Compensation & Employer's Liability Member Contribution

**\$67,666.00**

### Total Member Contribution

**\$292,540.00**

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

#### Payment in Full - \$292,540.00 Installment Plan

- Deposit (25%) - Due Now - \$73,135.00
- 9 Monthly Installments - \$24,378.00

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 the Member Renewal acceptance.

1. Login to the CharterSAFE website at [www.CharterSAFE.org](http://www.CharterSAFE.org) using the Policyholder Account (the same one you used to complete the renewal application)
2. Hover over the Member Portal tab at the top of the page and click on "Member Contribution Form"
3. Checkmark one payment option and electronically sign the "Member Contribution Summary"

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.

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## EXPOSURES & LOCATIONS

### Mailing Address

10600 S. Western Ave.  
Los Angeles, CA 90047

Member contributions are calculated based on the exposures listed below, which represent the total sum of all scheduled locations.

<b>Student Count</b>	<b>890</b>
<b>Employee Count</b>	<b>102</b>
<b>Annual Estimated Payroll</b>	<b>\$7,250,000.00</b>
<b>Total Insured Value</b>	<b>\$21,712,968.00</b>
Building Value (owned or required to insure)	\$17,563,961.00
Tenant Improvements	\$200,000.00
Portable Value	\$700,000.00
Content Value	\$855,000.00
Electronic Data Processing (EDP) Value	\$2,394,000.00
<b>Number of Portables</b>	<b>7</b>

### Scheduled Locations and Breakdown of Exposures

<b>Location ID: 14362</b>	
<b>Teach Academies Modular Classrooms: 1750 W. Century</b>	
Los Angeles, CA, 90047	
Leased/Owned: <b>Owned</b>	
<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>500,000.00</b>
Building Value:	200,000.00
Tenant Improvements:	0.00
Portable Value:	0.00
Content Value:	50,000.00
EDP Value:	250,000.00
<b># of Portables:</b>	<b>0</b>

<b>Location ID: 14361</b>	
<b>Teach Academy of Technologies Parking Lot: 10001 S. Western Ave.</b>	
Los Angeles, CA, 90047	
Leased/Owned:	
<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>0.00</b>
Building Value:	0.00
Tenant Improvements:	0.00
Portable Value:	0.00
Content Value:	0.00
EDP Value:	0.00
<b># of Portables:</b>	<b>0</b>

<b>Location ID: 14360</b>	
<b>Teach Academy of Technologies: 10000 S. Western Ave.</b>	
Los Angeles, CA, 90047	
Leased/Owned: <b>Owned</b>	
<b>Students:</b>	<b>250</b>
<b>Employees:</b>	<b>20</b>
<b>Payroll:</b>	<b>1,750,000.00</b>
<b>Total TIV:</b>	<b>7,799,000.00</b>
Building Value:	7,000,000.00
Tenant Improvements:	0.00
Portable Value:	0.00
Content Value:	90,000.00
EDP Value:	709,000.00
<b># of Portables:</b>	<b>0</b>

<b>Location ID: 16334</b>	
<b>Teach Academy of Technologies: 10000 S. Western Ave.</b>	
Los Angeles, CA, 90047	
Leased/Owned:	
<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>0.00</b>
Building Value:	0.00
Tenant Improvements:	0.00
Portable Value:	0.00
Content Value:	0.00
EDP Value:	0.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 16333  
**Teach Academy of Technologies: 10045 S. Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned: **Owned**

<b>Students:</b>	<b>200</b>
<b>Employees:</b>	<b>20</b>
<b>Payroll:</b>	<b>1,200,000.00</b>
<b>Total TIV:</b>	<b>1,550,000.00</b>
<b>Building Value:</b>	0.00
<b>Tenant Improvements:</b>	200,000.00
<b>Portable Value:</b>	700,000.00
<b>Content Value:</b>	100,000.00
<b>EDP Value:</b>	550,000.00
<b># of Portables:</b>	<b>7</b>

**Location ID:** 14359  
**Teach Academy of Technologies: 10045 Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned: **Leased**

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>1,100,000.00</b>
<b>Building Value:</b>	450,000.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	100,000.00
<b>EDP Value:</b>	550,000.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 14610  
**Teach Incorporated, DBA Teach Academy of Technologies: 10000 S. Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned:

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>0.00</b>
<b>Building Value:</b>	0.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	0.00
<b>EDP Value:</b>	0.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 19145  
**Teach Prep Elementary: 8505 S Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned: **Owned**

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>2,438,961.00</b>
<b>Building Value:</b>	1,913,961.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	315,000.00
<b>EDP Value:</b>	210,000.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 18719  
**Teach Tech Charter High School: 10600 S. Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned: **Owned**

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>10</b>
<b>Payroll:</b>	<b>2,000,000.00</b>
<b>Total TIV:</b>	<b>1,075,000.00</b>
<b>Building Value:</b>	1,000,000.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	50,000.00
<b>EDP Value:</b>	25,000.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 17860  
**Teach Tech Charter High School: 10616 S. Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned: **Owned**

<b>Students:</b>	<b>440</b>
<b>Employees:</b>	<b>52</b>
<b>Payroll:</b>	<b>2,300,000.00</b>
<b>Total TIV:</b>	<b>7,250,000.00</b>
<b>Building Value:</b>	7,000,000.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	150,000.00
<b>EDP Value:</b>	100,000.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 20734  
**Wooten Avila, LLC: 10600 South Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned:

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>0.00</b>
<b>Building Value:</b>	0.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	0.00
<b>EDP Value:</b>	0.00
<b># of Portables:</b>	<b>0</b>

**Location ID:** 20991  
**Wooten Avila, LLC: 10616 S Western Ave.**

Los Angeles, CA, 90047  
 Leased/Owned:

<b>Students:</b>	<b>0</b>
<b>Employees:</b>	<b>0</b>
<b>Payroll:</b>	<b>0.00</b>
<b>Total TIV:</b>	<b>0.00</b>
<b>Building Value:</b>	0.00
<b>Tenant Improvements:</b>	0.00
<b>Portable Value:</b>	0.00
<b>Content Value:</b>	0.00
<b>EDP Value:</b>	0.00
<b># of Portables:</b>	<b>0</b>

Vehicles

**None scheduled.**

## CORE LIABILITY PROGRAM

Core Liability Program Coverage Limits: **\$55,000,000** Per Member Aggregate

### Directors & Officers, Employment Practices, and Fiduciary Liability

**Directors & Officers Liability Retroactive Date:** **07/01/2011**  
**Employment Practices Liability Retroactive Date:** **07/01/2011**  
**Fiduciary Liability Retroactive Date:** **07/01/2012**

Coverages	Limits	Deductibles
<b>Directors &amp; Officers and Company Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	\$15,000.00 per <b>claim</b>
<b>Employment Practices Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	\$15,000.00 per <b>claim</b>
<b>Fiduciary Liability</b>	\$1,000,000 per <b>claim</b> and member aggregate	\$0

**Reporting:** Claims must be reported to CharterSAFE as soon as you are made aware of a claim and **not to exceed sixty (60) days after policy expiration**. Coverage is provided on a claims-made basis.

### General Liability

Coverages	Limits	Deductibles
<b>Bodily Injury and Property Damage</b>	\$5,000,000 per occurrence and member aggregate	\$2,500 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>Fire Legal/Damage to Premises Rented Sublimit</b>	\$1,000,000 per occurrence	\$0

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

### 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

Childhood Sexual Assault Liability Retroactive Date:

**07/01/2021**

Coverages	Limits	Deductibles
<b>Childhood Sexual Assault Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	\$0 if school completes training mandate* \$100,000 if school does not complete training mandate*
<b>Reporting:</b>	Claims must be reported <b>immediately</b> to CharterSAFE and to <b>not exceed</b> sixty (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 <b>no later than September 30th</b> . If coverage begins after July 1, the training must be completed no later than ninety (90) days from when coverage begins. New employees are required to complete the training within six (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>	\$2,000,000 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/ <b>claim</b> 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 not-for-profit 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 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	\$2,500 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 and aggregate.  See "Exposures & Locations" section for scheduled limits.	\$1,000 per occurrence for all other covered perils  <b>Causes of Loss:</b> 1. Water Damage: \$2,500 per occurrence 2. Wildfire: \$10,000 per occurrence
<b>Boiler &amp; Machinery / Equipment Breakdown</b>	As scheduled with CharterSAFE subject to the maximum limit of \$100,000,000 per occurrence and aggregate.  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

**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](mailto:eyu@chartersafe.org). CharterSAFE is able to endorse builder's risk coverage for renovation projects up to \$10,000,000 onto your policy. Additional member contribution would apply.

If you are interested in a separate policy for flood and/or earthquake coverage, please contact Kiki Goldsmith ([kiki\\_goldsmith@ajg.com](mailto:kiki_goldsmith@ajg.com)/ 949-349-9842).

## STUDENT AND VOLUNTEER ACCIDENT

Coverages	Limits	Deductibles
<b>Student Accident</b>	\$50,000 per injury/accident 104 Week benefit period	\$2,500 per injury/accident for <i>High-Risk Activities</i> *
<b>Volunteer Accident</b>	\$25,000 per injury/accident 104 Week benefit period	\$2,500 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 at [eyu@chartersafe.org](mailto:eyu@chartersafe.org) / (310) 984-6611.

**Terms & Conditions:**

- Coverage is provided on an excess basis but would become primary should the student or volunteer not have health insurance.
- Claim submission deadline: Ninety (90) days after the date of incident.

**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

**Kiki Goldsmith**  
Client Service Executive  
[kiki\\_goldsmith@ajg.com](mailto:kiki_goldsmith@ajg.com)  
949-349-9842

## ADDITIONAL PROGRAM COVERAGES

### Pollution Liability and First Party Remediation

Coverages	Limits	Deductibles
<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 pollution condition

**Reporting:**

Claim must be reported to CharterSAFE within sixty (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 sixty (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

Coverages	Limits	Deductibles
<b>Cyber Liability</b>	\$1,000,000 per <b>claim</b>  \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	*Varies Based on Levels Noted Below
<b>Ransomware Sublimits (inclusive with Cyber Liability Coverages)</b>	<p>Qualification Level 1 \$1,000,000 ransom payment sublimit* \$1,000,000 ransomware limit</p> <p>Qualification Level 2 \$500,000 ransom payment sublimit* \$1,000,000 ransomware limit</p> <p>Qualification Level 3 \$50,000 ransom payment sublimit* \$250,000 ransomware limit</p>	<p>Level 1 \$10,000 per <b>claim</b></p> <p>Level 2 \$25,000 per <b>claim</b></p> <p>Level 3 \$50,000 per <b>claim</b></p>

**Reporting:**

Claim must be reported to CharterSAFE within sixty (60) days after policy expiration.

**Coverage is provided on a claims-made basis.**

**\*Requirement for Coverage to be in effect:**

**Qualification Level 1** - submitted cyber application and have implemented (1) MFA for all remote systems access by faculty, staff, and contractors; (2) backup data is stored in a cloud or offline using separate credentials; (3) implemented an EDR tool or MDR service.

**Qualification Level 2** - submitted cyber application and have implemented (1) MFA for all remote systems access by faculty, staff, and contractors; (2) backup data is stored in a cloud of offline using separate credentials.

**Qualification Level 3** - Members who did not submit a cyber application and/or do not meet the security requirements.

## Deadly Weapons Protection

Coverages	Limits	Deductibles
<b>Deadly Weapons Protection</b>	\$500,000 per occurrence of a Deadly Weapon Event  \$2,500,000 CharterSAFE Members' Combined Annual Aggregate	\$0

## 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.