

Commercial Insurance Proposal

Palisades Charter High School

15777 Bowdoin St.
Pacific Palisades, CA 90272

June 25, 2015

Presented by: Marine Serobyan



Gallagher Chapman

ARTHUR J. GALLAGHER & CO.

505 N. Brand Blvd, Suite 600
Glendale, CA 91203
(818) 539-2300 Phone
(818) 539-2301 Fax
License No. 072693

IMPORTANT: This proposal is an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Mission Statement

We are a global insurance and marketing company with more than 75 years of integrity in working with our clients, colleagues and partner markets to provide risk solutions and services. We are committed to being an active and responsible corporate citizen and involved in the well being of our communities.

Our Mission Is:

To **provide** our clients with innovative, cost-effective risk solutions with the highest level of professional service and integrity.

To **create** an environment for our employees that provides opportunity for growth and development.

To **build** and sustain long-lasting, honest and profitable relationships with our insurance carriers through beneficial objectives and ethical standards.

To **deliver** shareholder value by creating long-term, beneficial partnerships, between our clients, ourselves and our partner markets.

Changes and Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to other states or countries, new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liabilities, granting of indemnities, or hold harmless agreements.
4. Circumstances that may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the alterations, disconnection, or installation of or disconnection of sprinkler systems, special extinguishing systems, burglar or fire alarms, guard service.
6. Changes to scheduled equipment such as contractors' equipment, electronic data processing, new production or manufacturing equipment.
7. Changes to property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.

2015 ~ 2016 Premium Summary

Line of Business	Premium
Package (06/30/15 – 06/30/16)	\$149,499
Worker's Compensation (06/30/15 – 06/30/16)	\$168,153
Broker's Administration Fee	Waived
Total Annual Premium:	\$317,652

Binding Instructions

In order to bind coverage the following items must be received by 06/30/15:

1. Arthur J. Gallagher Signed Proposal Acceptance (page #5)
2. CharterSafe Signed Proposal Acceptance (page #8)
3. Complete and sign the Head Injury Exclusion Exception Form (page #9)
4. Complete the online Cyber Application: <http://my.rpsins.com/CyberLiabilityCharterSafe>
5. Signed JPA Agreement (attached)
6. Completed and Notarized Worker's Compensation Application and resolution (please send hard copies in mail).
7. Signed Board Resolution to join CharterSafe
8. Bylaws – this is only for your review and record keeping

This quotation is valid until 06/30/15 after which time the carrier reserves the right to re-quote based upon the current rates and available coverage terms.

Proposal Acceptance

Named Insured: Palisades Charter High School

Yes	No	Option
<input type="checkbox"/>	<input type="checkbox"/>	Package
<input type="checkbox"/>	<input type="checkbox"/>	Workers Compensation

Please indicate which coverages you would like bound by marking the "Yes" box(es) above.

Payment Options

Premiums for the above policies are due and payable as billed, in full or as insurance company installments. Premiums may be financed, subject to acceptance by an approved finance company. Note: Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required.

- Payment in full: \$317,652
- Installment Plan: 25% Deposit of \$79,413 due on 07/01/15
9 Monthly Installments of \$26,471

This proposal is an outline of the coverages proposed by the respective insurers based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

It is understood this proposal provides only a summary of the detail; the policies will contain the actual coverages. We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

I have reviewed and accept the policies and disclosures as outlined in this proposal with the changes or choices shown above.

Signature

Date

Title

Named Insured Schedule

1. Palisades Charter High School

Note: Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.

Bindable Quotations & Compensation Disclosure Schedule

Coverage	Carrier Name	Estimated Annual Premium 1	AJG Commission % or Fee 2	Wholesaler MGA or Intermediary Name 3	Wholesaler, MGA or Intermediary % or Fee 4	Wholesaler, MGA or Intermediary AJG- Owned? Yes or No
Package	Great American Insurance Company	\$149,499	\$14,986.20	CharterSafe	Unknown	No
Workers Compensation	Safety National Casualty Corp.	\$168,153	\$25,209	CharterSafe	Unknown	No

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 12 % of the policy premium. Please refer to the Commission Disclosure or contact your Gallagher representative for additional information.

1. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
2. The commission rate is a percentage of annual premium excluding taxes & fees.
3. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler
4. * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

Proposal Disclosure

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

The information contained in this proposal is based on the historical loss experience and exposures that were provided to Arthur J. Gallagher & Co., Los Angeles. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

TRIA/TRIPRA Disclaimer – If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020. TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Arthur J. Gallagher & Co., Los Angeles does not provide actuarial services or actuarial estimates of rate levels or rate methodology. In the event that Arthur J. Gallagher & Co., Los Angeles provides suggestions regarding the establishment of rates or premiums, that advice is based solely on various insurance industry standards and does not constitute an actuarial evaluation or estimate. It is the recommendation of Arthur J. Gallagher & Co., Los Angeles that you contract with an appropriately certified actuary to provide recommendations for rates and overall rating methodology.

The proposal of insurance features policies which contain cancellation provisions to refund premium other than on a pro-rata basis for such occurrences including but not limited to non-payment of premium (short rate penalty provisions). At your request we can detail the terms of such cancellation provisions.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, “We are an Open Society,” and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively “insurance coverages”) handled for a client’s account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in some commission rates. These additional commissions, commonly referred to as “supplemental commissions” are known as of the effective date, but some insurance companies are paying this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.
Note: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.
3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client’s account, the facility may have earned and retained customary brokerage commission or fees for its work.
5. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our customers. In order to achieve these goals, we gather and analyze data about our customers and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our customers. The data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details. In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

Compliance Officer
Arthur J. Gallagher & Co.
Two Pierce Place, 20th Floor
Itasca, IL 60143



Palisades Charter High School

Insurance Proposal

Coverage Effective: June 30, 2015- June 30, 2016

California Charter Schools Joint Powers Authority
P.O. Box 969, Weimar, CA 95736
Phone: (888) 901-0004 Fax: (530) 236-9569
Web Site: <http://www.chartersafe.org>
Email: tly@chartersafe.org

Disclosure:

This proposal is an outline of the coverages proposed by California Charter Schools Joint Powers Authority (CCSJPA), based on the information provided by your school. It does not include all of the terms, coverages, exclusions, limitation and conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon the school's request to the California Charter Schools JPA. As set forth in this document, CCSJPA DBA CharterSAFE shall be referred to as CharterSAFE.

INTRODUCTION

Dear Greg,

CharterSAFE is pleased to present your renewal proposal for the 2015-2016 school year. Please review this document, which includes:

- 2015-2016 Premium Summary
- Exposures
- Schedule of Locations
- Board and Employment Liability
- General Liability
- Auto Liability & Physical Damage
- Excess Liability
- Property
- Crime
- Terrorism Liability
- Student Accident Liability
- Cyber Liability
- Workers' Compensation & Employer's Liability
- Claims Reporting Instructions

All of CharterSAFE's coverage placements are with A.M. Best rated A- VII or higher companies.

Please note, all of our complimentary member services are still in effect for the 2015-2016 policy period. Member services include access to online staff training, human resources advice, risk management and loss control advice and site inspections, and contract review of insurance and indemnity provision. Please contact a CharterSAFE representative for more information.

Required Signatures:

To bind coverage, you must sign and complete the following:

1. The proposal acceptance at the end of the Premium Summary
2. Cyber Application - online application, if have not completed
3. Head Injury Exclusion Exemption Form, if have not completed

Once these signatures are in place, please return the signed document to tly@chartersafe.org or fax to (530) 236-9569.

Thank you,

The CharterSAFE Team

PREMIUM SUMMARY

Palisades Charter High School

Premium Summary 2015-2016

This Proposal includes the following coverages:

Package	\$149,499.00
<ul style="list-style-type: none">● Board and Employment Liability<ul style="list-style-type: none">○ Directors and Officer Liability (D&O)○ Employment Practices Liability (EPL)○ Fiduciary Liability● General Liability<ul style="list-style-type: none">○ Educator's Legal Liability (Educator's E&O)<ul style="list-style-type: none">○ Individualized Education Plan (IEP) Defense○ Employee Benefits Liability○ Sexual Abuse Liability● Auto Liability & Property Damage● Excess Liability● Property● Crime● Terrorism Liability● Student Accident Liability● Cyber Liability	
Workers' Compensation & Employers' Liability	\$168,153.00
<ul style="list-style-type: none">● Workers' Compensation & Employers' Liability	
Total Premium	\$317,652.00

Choose One Payment Option

- Payment in Full (\$317,652.00)**
- Installment Plan:**
- **Deposit (25%) - Due Now (\$79,413.00)**
 - **9 Monthly Installments (\$26,471.00)**

* 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.
Insurance policies are subject to cancellation for any invoice over ninety (90) days past due.***

Proposal Acceptance:

By signing below, I, representing the name member in this proposal, agree to the terms outlined within. I also acknowledge and agree to join CharterSAFE for two (2) years as a new member as explained in CharterSAFE's JPA Agreement and Bylaws.

Print Name

Date

Signature

Title

July 1, 2015 - June 30, 2016

Neurodegenerative Head Injury Exclusion - Exception Process

The Excess Liability Coverage within the CharterSAFE Program excludes head injuries, an exception can be made to this exclusion by completing this form and either being exempt or complying with it's requirements.

NAME OF CHARTERSAFE MEMBER SEEKING EXCEPTION TO THE EXCLUSION: Palisades Charter High School

Please advise how many students you have that participate in the following organized sports, if none, there is an exemption please put zero for each sport and sign at the bottom of the page

	Number of Students:
1. Football	_____
2. Soccer	_____
3. Hockey (ice or field)	_____
4. Lacrosse	_____
5. Rugby	_____

Exception Requirements (If you have any of the above Organized Sports):

School Maintained Documentation Required:	Implemented and On File	
	YES	NO
1. The below written Concussion Management Plan and Plan Protocols are accepted and have been reviewed with the Athletic Department Staff	<input type="checkbox"/>	<input type="checkbox"/>
2. Concussion Management Training has been Completed by all Athletic Department staff (training available on SafeSchools Online*)	<input type="checkbox"/>	<input type="checkbox"/>
3. Student Participation Requires Parent/Guardian Signature on Permission/Authorization & Waiver Form (Please provide a copy of waiver form)	<input type="checkbox"/>	<input type="checkbox"/>

Concussion Management Plan: *Developed Around Centers for Disease Control guidelines*

Any player who exhibits signs, symptoms or behaviors consistent with a concussion (such as loss of consciousness, headache, dizziness, confusion or balance problems) shall be immediately removed from the game, practice, or scrimmage and shall not return to play until cleared by an appropriate health-care professional. A concussion is a traumatic brain injury that interferes with normal brain function. An athlete does not have to lose consciousness to have suffered a concussion.

Common Symptoms of Concussion include: headache, fogginess, difficulty concentrating, easily confused, slowed thought processes, difficulty with memory, nausea, lack of energy, dizziness or poor balance, blurred vision, sensitive to light and sounds, mood changes, irritable, anxious or tearful.

Concussion Management Plan Protocols:

1. No athlete shall return to play (RTP) or practice on the same day of a diagnosed concussion by a licensed medical professional.
2. Any athlete suspected of having a concussion shall be evaluated by an appropriate licensed health-care professional that day. If one is not available, the Coach shall make the determination.
3. Any athlete diagnosed with a concussion shall be medically cleared by a state licensed Medical Doctor or a Doctor of Osteopathic medicine, prior to resuming participation in any practice or competition.
4. After medical clearance, RTP should follow a step-wise protocol with provisions as determined by a Medical Doctor or Doctor of Osteopathic Medicine

Signature: _____

Date: _____

Name: _____

Title: _____

* SafeSchools is a free on-line resource available to all CharterSAFE members please contact CharterSAFE for additional information

EXPOSURES

The premiums are calculated based on the following exposures on schedule:

No. Students	2,900
No. Employees	230
Annual Payroll	\$14,750,000.00
Building Value - Replacement Cost	\$4,964,000.00
Content Value - Replacement Cost	\$6,615,000.00
Electronic Data Processing (EDP) - Replacement Cost	\$1,510,000.00
Total Insured Value (Building+Content+EDP Values)	\$13,089,000.00
No. Vehicles	

Continuity and Retroactive Dates:

Sexual Abuse Liability Retroactive Date:	N/A
Directors & Officers Liability Continuity Date:	07/01/2015
Employment Practices Liability Continuity Date:	07/01/2015
Fiduciary Liability Continuity Date:	07/01/2015

SCHEDULE OF LOCATIONS

Each of the addresses listed below are covered for all lines of coverage presented in this proposal:

Policyholder mailing address 3779

15777 Bowdoin Street
Pacific Palisades, CA 90272

Location	ID
Palisades Charter High School: 15777 Bowdoin St. 15777 Bowdoin St. Pacific Palisades CA 90272	
Palisades Charter High School: 777 Temescal Canyon 777 Temescal Canyon Pacific Palisades CA 90272	
Palisades Charter High School: Pool 777 Temescal Canyon Pacific Palisades CA 90272	

BOARD AND EMPLOYMENT LIABILITY

Layer 1 Limits:

Directors and Officers and Company Liability	\$1,000,000	aggregate for all loss
Directors and Officers and Company Liability Retention	\$2,500	per claim
Employment Practices Liability	\$1,000,000	aggregate for all loss
Employment Practices Liability Retention	\$25,000	per claim
Fiduciary Liability	\$1,000,000	aggregate for all loss
Fiduciary Liability Retention	\$0	per claim

Layer 2 Limits*, provided by CharterSAFE and reinsurers:

Directors and Officers and Company Liability	\$4,000,000	per claim
& Employment Practices Liability	\$4,000,000	per member aggregate

*Coverage under layer 2 limits include General Liability, Law Enforcement Liability, Sexual Abuse Liability, Employee Benefits Liability, Educator's Legal Liability, Auto Liability, Directors and Officers Liability, and Employment Practices Liability. Directors and Officers Liability, and Employment Practices Liability is on an claims-made basis. All other coverages are on an occurrence basis.

GENERAL LIABILITY

Layer 1 Limits*:

Bodily Injury, Property Damage	\$1,000,000	per occurrence
Educator's Legal Liability	\$1,000,000	per occurrence
Educator's Legal Liability Deductible	\$2,500	per occurrence
IEP Defense Sublimit under Educator's Legal Liability	\$50,000	per occurrence
IEP Defense Deductible	\$7,500	per occurrence
Employee Benefits Liability	\$1,000,000	per occurrence
Law Enforcement Liability	\$1,000,000	per occurrence
Medical Payments	\$10,000	per person
	\$50,000	per occurrence
Sexual Abuse Liability	\$1,000,000	per occurrence
Products and Completed Operations Sublimit	\$1,000,000	per occurrence
	\$1,000,000	per member aggregate

*Layer 1 Limits do not have aggregates.

Layer 2 Limits*:

Bodily Injury, Property Damage, Law Enforcement Liability, Educator's Legal Liability, Employee Benefits Liability, Sexual Abuse Liability	\$4,000,000	per occurrence
	\$4,000,000	per member aggregate

*Coverage under layer 2 limits include General Liability, Law Enforcement Liability, Sexual Abuse Liability, Employee Benefits Liability, Educator's Legal Liability, Auto Liability, Directors and Officers Liability, and Employment Practices Liability. Directors and Officers Liability, and Employment Practices Liability is on an claims-made basis. All other coverages are on an occurrence basis.

AUTO LIABILITY & PHYSICAL DAMAGE

Layer 1 Limits:

Owned Auto Liability:	\$1,000,000	per occurrence
Auto Physical Damage:	\$1,000,000	per occurrence
Non-Owned Auto Liability:	\$1,000,000	per occurrence
Hired Auto Liability:	\$1,000,000	per occurrence

*Layer 1 Limits do not have aggregates.

Layer 2 Limits*:

Owned, Non-Owned, and	\$4,000,000	per occurrence
Hired Auto Liability:	\$4,000,000	per member aggregate

*Coverage under layer 2 limits include General Liability, Law Enforcement Liability, Sexual Abuse Liability, Employee Benefits Liability, Educator's Legal Liability, Auto Liability. Directors and Officers Liability, and Employment Practices Liability. Directors and Officers Liability, and Employment Practices Liability is on an claims-made basis. All other coverages are on an occurrence basis.

EXCESS LIABILITY - CharterSAFE Option

Coverage:

Excess over underlying:

Employer's Liability
Employment Practices Liability
General Liability
Auto Liability
Sexual Abuse Liability
Educator's Legal Liability
Employee Benefits Liability
Law Enforcement Liability
Directors and Officers Liability

Limits:

\$25,000,000 per occurrence
\$25,000,000 per member aggregate

PROPERTY

Perils Include:	Direct Physical Loss
Valuation:	Replacement Cost as scheduled with CharterSAFE, see "Exposures" page above
Deductible:	\$1,000 per occurrence
Limits:	
Property:	\$150,000,000 per occurrence Or Total Insured Value as scheduled with CharterSAFE, whichever is lower. Please see "Exposures" page above for scheduled limits
Boiler & Machinery/ Equipment Breakdown:	\$150,000,000 per occurrence Or Total Insured Value as scheduled with CharterSAFE, whichever is lower. Please see "Exposures" page above for scheduled limits
Business Interruption:	\$5,000,000 per occurrence
Extra Expense:	\$5,000,000 per occurrence
Terrorism Risk Insurance Act (TRIA):	\$150,000,000 per occurrence Or Total Insured Value as scheduled with CharterSAFE, whichever is lower. Please see "Exposures" page above for scheduled limits

CRIME

Limits:

Monies and Securities:	\$1,000,000	per occurrence
Computer & Funds Transfer Fraud:	\$1,000,000	per occurrence
Forgery or Alteration:	\$1,000,000	per occurrence
Employee Dishonestly:	\$1,000,000	per occurrence

Optional Crime Coverage:

If interested in obtaining a higher limit of \$2,000,000 for Crime Coverage, please contact:

Arthur J. Gallagher & Co. Insurance
Brokers of California, Inc.
18201 Von Karman Avenue, Suite #200
Irvine, CA 92612

Audra Powers
Account Executive
Audra_Powers@ajg.com
949-349-9840

TERRORISM LIABILITY

COVERAGE IS ON A CLAIMS MADE BASIS

Limits:	\$5,000,000	per occurrence/ CharterSAFE Members' Combined Annual Aggregate
Retroactive Date:	Not Applicable	
Reporting:	Must be reported to Underwriter within 90 days after policy expiration. Coverage is provided on a claims-made basis.	

Please note, Terrorism coverage for Property is included under the "Property" Page above as "Terrorism Risk Insurance Act (TRIA)"

STUDENT ACCIDENT LIABILITY

Limits:	\$50,000	per Injury/Accident
		104 Week Benefit Period
	\$15,000	Accidental Death Benefit
	\$30,000	Accidental Dismemberment Benefit
	\$500,000	Aggregate Limit of Indemnity, applicable to AD&D only

- Terms & Conditions:**
- Coverage is provided on an Excess Basis (Co-insurance is covered at 100%)
 - Claim submission deadline: 90 days of date of injury or first treatment.
 - Claim processing time: 10-15 days

Optional Catastrophic Student Accident Coverage:

If interested in obtaining higher limits with or without sports included, please contact:

Arthur J. Gallagher & Co. Insurance Brokers of California, Inc.
18201 Von Karman Avenue, Suite #200
Irvine, CA 92612

Audra Powers
Account Executive
Audra_Powers@ajg.com
949-349-9840

CYBER LIABILITY

- Coverage Includes:**
- Privacy Notification Costs
 - Regulatory Fines and Claim Expenses for Privacy Liability
 - Extortion Damages for Extortion Threat
 - Crisis Management Expenses
 - Business Interruption

Deductible: \$2,500 per occurrence

Limits: \$1,000,000 per occurrence
\$5,000,000 JPA Members' Combined Annual Aggregate

Reporting: Claims must be reported within 60 days after policy expiration

Requirement for Coverage to be in effect: Completed cyber application and signed statement of no known losses

WORKERS' COMPENSATION & EMPLOYERS' LIABILITY

Limits - Workers' Compensation:	Statutory	
Limits - Employers' Liability:	\$5,000,000	Bodily Injury Each Accident
	\$5,000,000	Bodily Injury by Disease Each Employee
	\$5,000,000	Bodily Injury by Disease Policy Limit

Auditable: **The estimated payroll figure will be audited at the end of each coverage period. The CCS JPA 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 over-estimated, a refund will be issued. If the estimated payroll figure has been under-estimated, an invoice for the additional amount due will be issued.**

CLAIMS REPORTING PROCEDURES

FOR ALL BUSINESS & MANAGEMENT INDEMNITY (*Directors & Officers, Employment Practices Liability, Discrimination/Civil Rights*) including lawsuits, demand letters, regulatory agency notifications, PLEASE REPORT CLAIMS IMMEDIATELY TO:

CharterSAFE Risk and Claims Manager
Phone: (855) 394-5939
Fax: (916) 720-0324
Email: sbedard@chartersafe.org

FOR ALL CRISIS COMMUNICATIONS MANAGEMENT including Public Relations Officers, Incident Response, Psychological Counseling, PLEASE REPORT CLAIMS IMMEDIATELY TO:

Crisis Management Resources are provided by Jackson Spalding 24 hours a day, seven days a week. In the event of an **INCIDENT**, please notify the following persons on, on the below list, within 24 hours of the Risk Manager/s or Senior Official/s being made aware of the **INCIDENT**. Please contact the office numbers during business hours (9am ET - 5pm ET) and ask for the name of any person on the below list.

- Blair Meeks 404-214-2271 office 404-402-9651 mobile
- Trudy Kremer 404-724-2518 office 404-277-3418 mobile
- Rachel Tobin 404-724-2501 office 404-290-1787 mobile
- Glen Jackson 404-724-2505 office 404-944-6491 mobile
- Bo Spalding 404-724-2510 office 404-375-9371 mobile
- Brian Brodick 404-724-2513 office 404-983-4384 mobile

Main Office in Atlanta - 404-724-2500
www.jacksonspalding.com

FOR ALL OTHER TYPES OF CLAIMS, PLEASE REPORT AS INSTRUCTED BELOW:

Step 1:

Employee, student or guest incidents: First and foremost, show that you care! In emergency situations, notify appropriate emergency response service providers. Communicate with injured employee, student/parents, or guest, and ensure that the injured party has access to prompt and appropriate medical attention.

Property theft or damage incidents: Take necessary steps to prevent further damage, if possible. If damage is due to an injury-vehicle accident or criminal act, notify the police right away. Have police take a report and conduct an investigation; gather all materials (bills, receipts, invoices, serial numbers, proof of purchase documentation).

Step 2:

All claim types: Speak with the employee, student, parent(s) of injured student, or guest; or the person involved with damage to the site (property damage or theft/liability) to obtain all necessary information to report the claim accurately.

Use this information to complete the proper form for the type of incident that occurred:

- Employee injury (Workers' Compensation) - Employee Incident Investigation Form; DWC-1 must be provided to injured worker within 24 hours of being notified of the injury.
- Liability (Alleged injury to a third party) - Liability Incident Investigation Report form

- Property loss (buildings, contents, vehicle accident, embezzlement)
Property/Vehicle Loss Incident Investigation Report form
- Student Injury (Student Accident Insurance) - Student Accident Investigation Report form

Forms can be access from the CharterSAFE Web Portal (www.chartersafe.org), or via the Claim Manager at (855) 394-5939.

Fax or email the above form(s) along with all other documentation (proof of purchase docs, etc.) directly to (916) 720-0324 within one working day.

Step 3: Call the reporting hotline (877) 263-9904 This step will ensure that a claim adjuster is assigned to handle the claim; it is not required for student injury incidents that did not require professional medical treatment.

Step 4: Once you call the hotline, CharterSAFE receives an electronic first report of incident within minutes. You will be contacted to gather any additional information that may be necessary to process the claim. If you are not able to respond right away, please get back to CharterSAFE within one working day to ensure timely processing of the claim. Workers' Compensation claim handling is tightly regulated and failure to comply with instructions may result in fines and penalties. Witness information is very important to the claim process. Take photographs of property damage and safely store and save evidence of conditions/items that caused an injury until the claim adjuster can view it.