

# CharterSAFE

BE SAFE • FEEL SAFE

## 2022-2023 Membership Proposal

*Prepared for:*

**Ocean Charter School**

*Coverage Effective:*

**July 01, 2022 at 12:01 AM - July 01, 2023 at 12:00 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 31, 2022 at 6:00 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 Stephanie,

CharterSAFE is pleased to present your membership renewal for the 2022-2023 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. Member renewal acceptance

We look forward to working with you in the 2022-2023 year!

Thank you,

The CharterSAFE Team

# CharterSAFE

## 2022-2023 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, suit or circumstances that may reasonably result in a claim or suit.** A delay in reporting could lead to a denial of 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

Ocean Charter School

Coverage Effective: July 01, 2022 at 12:01 AM - July 01, 2023 at 12:00 AM

Your CharterSAFE Insurance Program includes the following coverages:

### Liability & Property Package Member Contribution

**\$220,805.00**

#### 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

**\$48,200.00**

### Combined Member Contribution

**\$269,005.00**

#### COVID-19 REBATE:

**\$10,760.00**

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

**\$258,245.00**

(COVID-19 Rebate Applied)

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

#### Payment in Full - \$258,245.00 Installment Plan

- Deposit (25%) - Due Now - \$56,491.00
- 9 Monthly Installments - \$22,417.00

**You are currently enrolled in the CharterSAFE ACH program.** The required payment will be processed once a signed proposal is received, based upon the payment option that you have chosen. To make any changes to your enrollment in the CharterSAFE ACH program, or if you have any special payment requests, please email Pilar Archer at [parcher@chartersafe.org](mailto:parcher@chartersafe.org).

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 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

12870 Panama Street  
Los Angeles, CA 90066

## Continuity and Retroactive Dates

<b>Directors &amp; Officers Liability Continuity Date:</b>	<b>07/01/2011</b>
<b>Employment Practices Liability Continuity Date:</b>	<b>07/01/2011</b>
<b>Fiduciary Liability Continuity Date:</b>	<b>07/01/2012</b>
<b>Childhood Sexual Assault Liability Continuity Date:</b>	<b>07/01/2021</b>

## Vehicles

None scheduled.

## EXPOSURES & LOCATIONS

Member contributions are calculated based on the following exposures:

### Students/Employees/Payroll

Location Address(es)	Students	Employees	Payroll
Ocean Charter School 12870 Panama Street Los Angeles, CA 90066	552	81	\$3,738,774.00
<b>Total:</b>	<b>552</b>	<b>81</b>	<b>\$3,738,774.00</b>

Property Values

Location Address(es)	Building Value	Content Value	Electronic Data Processing (EDP)	Total Insured Value (TIV)
Ocean Charter School 12870 Panama Street Los Angeles, CA 90066	\$49,016,078.00	\$315,000.00	\$315,000.00	\$49,646,078.00
<b>Total:</b>	<b>\$49,016,078.00</b>	<b>\$315,000.00</b>	<b>\$315,000.00</b>	<b>\$49,646,078.00</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	\$15,000.00
<b>Employment Practices Liability</b>	\$5,000,000 per <b>claim</b> and member aggregate	\$15,000.00
<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 no later than sixty (60) days after policy expiration. Coverage is provided on a claims-made basis.

### 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	\$0

\*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).

### 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 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 within ninety (90) days of coverage renewal. 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/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>	\$1,000,000 per occurrence and member aggregate	\$2,500 per occurrence
<b>Forgery or Alteration</b>		
<b>Employee Dishonesty</b>		
<b>Computer and Funds Transfer Fraud</b>		

## 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>Causes of Loss:</b> 1. Water Damage: \$10,000 per occurrence 2. Wildfire: \$2,500 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

### 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	\$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](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 Manager  
[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> including Ransomware	\$1,000,000 per <b>claim</b>  \$5,000,000 CharterSAFE Members' Combined Annual Aggregate	\$10,000 per <b>claim</b>
<b>Ransom Payment Sublimit</b>	Qualification Level 1 - \$250,000 sublimit* Qualification Level 2 - \$100,000 sublimit* Qualification Level 3 - \$50,000 sublimit*	

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

## 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.