

## 2025-2026 Material Changes to Memorandum of Coverage (MOC)

*Below is a highlight of material changes to the MOC. Please refer to the 2025-2026 MOC for complete details of all coverages.*

### Integrating AB1913

- Expanding the name and definition to include Child Abuse or Neglect as AB 1913 integrates a preventative component to the Mandated Reporter Training
- Removing CharterSAFE's mandatory Childhood Sexual Assault Prevention training for Staff and replacing it with our new mandatory requirement to take CharterSAFE's Mandated Reporter Training in order to qualify for \$0 deductible. If all persons involved in a childhood sexual assault, child abuse, or neglect claim, including the mandated reporters, did not complete CharterSAFE's Mandated Reporter Training, members would have a \$125,000 deductible.

### Educators Legal Liability

- Expanding Educator's Legal Liability to add coverage for member school's staff who supervise counseling interns from universities in which they enter into a contract to provide counseling services as part of their practicum for their licensing and graduation requirements to member schools' students and staff.

### Cyber Liability

- Tier 3 cyber liability ransomware limits increased from \$250,000 to \$750,000; the deductible increased from \$50,000 to \$75,000.

### Property

- Extra expense sublimit for the year 2024-2025 is \$10,000,000 per occurrence. It will be changed to \$5,000,000 per member and \$10,000,000 aggregate per occurrence in the 2025-2026 year.