

## JPA CHARTER SCHOOL UNDERWRITING PROCESS

### **JPA coverage does not automatically extend to member sponsored charter schools!**

The JPA evaluates each charter school proposal to determine if coverage will be extended to the charter. Neither the insurance carrier nor Schools Excess Liability Fund (SELF) will automatically extend coverage. The required documents for review include:

1. Copy of Charter Petition,
2. Charter Lease agreements, if applicable,
3. Charter employments contracts - sample, if applicable,
4. Charter Articles of Incorporation, if applicable, and By-laws
5. Completed JPA Property Value Form
6. Completed JPA application ,
7. Memorandum of Understanding, if applicable,
8. Cover Letter Requesting Participation in the San Diego County Schools Risk Management JPA (JPA) and or Fringe Benefits Consortium (FBC).
9. Five (5) years of Property and Liability, Workers' Compensation, and, if applicable, Fringe Benefits loss history.
10. Copy of most recent financial audit.
11. If Workers' Compensation Coverage is requested, a Board resolution together with a Certificate to Self-insure is necessary.
12. Copy of JPA and or FBC Program Resolution(s)
13. Copy of executed Schools Excess Liability Fund Agreement
14. Copy of executed Schools Excess Liability Fund Application
15. Copy of Schools Excess Liability Fund resolution

Once the above information is received JPA loss control will arrange a site visit to evaluate the premises from a safety standpoint.

After the above has been completed all information is submitted to JPA and or FBC coverage providers for review. They will notify the JPA or FBC if coverage will be extended. After carrier approval, the final step is submission to the JPA or FBC Executive Committees for approval.

This process takes time and we urge the sponsoring district and or charter to submit a copy of the charter petition/proposal immediately upon approval by their Board. Timely notice will allow us to evaluate each charter schools' coverage needs.

**San Diego County Schools Risk Management JPA  
Charter School Application**

Charter School Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Charter School Contact: \_\_\_\_\_ Position with Charter School: \_\_\_\_\_  
Daytime Phone No.: \_\_\_\_\_ Facsimile No.: \_\_\_\_\_  
E-Mail Address: \_\_\_\_\_  
Sponsoring District: \_\_\_\_\_

**Status of Charter Agreement**

\_\_\_ Pending Approval of District  
\_\_\_ Approved by District      Date Approved: \_\_\_\_\_  
\_\_\_ Pending Assignment # by State  
\_\_\_ Approved by State      Date Approved: \_\_\_\_\_      CDS# \_\_\_\_\_

Start Date: \_\_\_\_\_      Anticipated start date: \_\_\_\_\_

Number of Students: \_\_\_\_\_      Anticipated number of students: \_\_\_\_\_      ADA Number: \_\_\_\_\_

Grade Levels: \_\_\_\_\_

**Governance**

Number of Directors: \_\_\_\_\_      Number of District Employees/Officers on Charter Board: \_\_\_\_\_

Charter managed by: District Personnel \_\_\_\_\_      or Charter Hired Director \_\_\_\_\_

Anticipated Number of Charter Hired Employees: \_\_\_\_\_      District Employees: \_\_\_\_\_      Volunteers: \_\_\_\_\_

Is the Charter School a non profit public benefit corp.:      Yes \_\_\_\_\_      No \_\_\_\_\_

    If Yes, has the State approved non profit status?      Yes \_\_\_\_\_      No \_\_\_\_\_

**Facilities**

Location of Charter School: Public School \_\_\_\_\_      Private (non-district owned) \_\_\_\_\_

Facilities are: Leased \_\_\_\_\_      Owned \_\_\_\_\_      Other \_\_\_\_\_

Describe how facility is maintained:  
\_\_\_\_\_  
\_\_\_\_\_

Estimated Square Footage: \_\_\_\_\_ sq. ft.      Type of Structure: Relocatable \_\_\_\_\_      Permanent \_\_\_\_\_

**Finance**

Describe financial services arrangement (contract with district, San Diego County Office of Ed., staff position, independent contract, etc.):

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**II. CRIME**

Safe Information:

Are funds kept in safe(s) overnight or when school is closed?

\_\_\_\_\_ Yes                      \_\_\_\_\_ No

If no, please describe other security of funds \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Average daily exposure at any one location:

| <u>Cash</u> | <u>Checks</u> | <u>Amount held overnight</u> |
|-------------|---------------|------------------------------|
| \$ _____    | \$ _____      | \$ _____                     |

Maximum daily exposure at any one location:

| <u>Cash</u> | <u>Checks</u> | <u>Amount held overnight</u> |
|-------------|---------------|------------------------------|
| \$ _____    | \$ _____      | \$ _____                     |

How often do you bank? \_\_\_\_\_

Armored car or courier pickup:        \_\_\_\_\_ Yes        \_\_\_\_\_ No

If yes, by whom? \_\_\_\_\_ How often? \_\_\_\_\_

Are checks stamped "for deposit only"?        \_\_\_\_\_ Yes        \_\_\_\_\_ No

Are countersignatures required?        \_\_\_\_\_ Yes        \_\_\_\_\_ No

If yes, at what amount?        \$ \_\_\_\_\_

Does a person not authorized to deposit or withdraw reconcile bank accounts?        \_\_\_\_\_ Yes        \_\_\_\_\_ No

If yes, how often are accounts reconciled? \_\_\_\_\_

Are employees mandated to take an annual vacation? \_\_\_\_\_ Yes        \_\_\_\_\_ No

If yes, must employees take at least one, five-consecutive-day period?

\_\_\_\_\_ Yes        \_\_\_\_\_ No

CALIFORNIA CHARTER SCHOOL LOSS CONTROL

1. What is the target population of students to be served by the charter school? \_\_\_\_\_

2. Who will be providing the support services for the charter (admin., accounting., personnel, transportation, etc.)? \_\_\_\_\_  
\_\_\_\_\_

Will certificates and additional insured endorsements be obtained from other entities providing support services? (If so, please attach copies).  
YES / NO \_\_\_\_\_

3. Are teachers required to be certified? If not, please briefly explain qualification requirements:  
YES / NO \_\_\_\_\_

Will all employees and volunteers be subject to background checks? YES \_\_\_\_\_ NO \_\_\_\_\_  
\_\_\_\_\_

4. Will all or any of the sponsoring districts policies and regulations apply to the governing body, employees and students of the charter school? YES \_\_\_\_\_ NO \_\_\_\_\_

5. What is the relationship of the charter to the sponsoring district? (Is charter a site within the district, or an non-profit?)  
\_\_\_\_\_  
\_\_\_\_\_

6. Will the charter require more than the district average cost per pupil to operate? If so, how will that funding be obtained? YES \_\_\_\_\_ NO \_\_\_\_\_

7. What type of premises will the school be occupying? (School facility, strip mall, church, office building, etc.) If other than school facility: \_\_\_\_\_

a) Verify charter has/will comply with all applicable codes/regulations regarding occupancy as a school. YES \_\_\_\_\_ NO \_\_\_\_\_

- b) Describe measures taken to ensure student safety.
- Measures taken to prevent unauthorized access to premises:
- Measures taken to prevent students from leaving premises unless supervised:
- Adequacy and of recess/eating area facilities:
- Before/after school supervision of students arriving/leaving premises:
- Measures taken to ensure student safety from vehicular traffic:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**IF NEW SCHOOL, INCLUDE A COMPLETE COPY OF CHARTER PETITION. ATTACH ANY LOSS CONTROL INFORMATION/REPORTS/INSPECTIONS. IF IN OPERATION FOR MORE THAN 1 YEAR, INCLUDE COPY OF MOST RECENT FINANCIAL AUDIT. IF THE SCHOOL IS NEW OR LESS THAN ONE YEAR IN OPERATIONS, ATTACH A COPY OF THE FINANCIAL PLAN.**

**Legal Assistance**

Has the Charter School Contracted for General Legal Services? Yes \_\_\_\_\_ No \_\_\_\_\_

Firm \_\_\_\_\_

Describe Personnel Hiring Practices:  
\_\_\_\_\_  
\_\_\_\_\_

Describe unique aspects of curriculum:  
\_\_\_\_\_  
\_\_\_\_\_

List type of Field Trip Activities:  
\_\_\_\_\_  
\_\_\_\_\_

**Transportation**

Describe how students will be transported to and from school, field trips, athletic events, etc.:  
\_\_\_\_\_  
\_\_\_\_\_

If volunteers or parents provide transportation:  
Is evidence of auto liability insurance required? Yes \_\_\_\_\_ No \_\_\_\_\_  
Are minimum liability limits of at least \$300,000 per accident required? Yes \_\_\_\_\_ No \_\_\_\_\_  
If parents transport students other than their own children/dependents, does the school require a hold harmless from the parent/guardian of the guest student? Yes \_\_\_\_\_ No \_\_\_\_\_

Does the Charter School wish to have volunteers covered for excess auto liability? Yes \_\_\_\_\_ No \_\_\_\_\_  
If so a volunteer resolution is required.

Does the Charter School use volunteers? Yes \_\_\_\_\_ No \_\_\_\_\_  
If the charter desires to extend workers compensation coverage to volunteers a resolution declaring volunteers as employees is required.

Charter School Current JPA Coverage will be renewed unless notified otherwise.

Which JPA coverage does the Charter School wish to participate in?  
\_\_\_\_ Workers' Compensation Estimated Payroll: \_\_\_\_\_  
\_\_\_\_ Employee Assistance Services for Education (EASE)  
\_\_\_\_ Property & Liability Estimated Property Value: \_\_\_\_\_  
\_\_\_\_ Health Benefits  
\_\_\_\_ Dental  
\_\_\_\_ Vision  
\_\_\_\_ Auto Physical Damage Estimated Number of Autos: \_\_\_\_\_  
\_\_\_\_ Auto Liability Estimated Number of Autos: \_\_\_\_\_  
\_\_\_\_ Other Specify \_\_\_\_\_

Completed by: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Charter School Tax Identification Number: \_\_\_\_\_

**Include the following documents:** Charter Agreement; Memorandum of Understanding; Lease Agreement; Employment Agreements; Articles of Incorporation, By-laws, Last financial audit report.