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

__________________________________________________________________________________________
__________________________________________________________________________________________
__________________________________________________________________________________________

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:

<table>
<thead>
<tr>
<th>Cash</th>
<th>Checks</th>
<th>Amount held overnight</th>
</tr>
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<tbody>
<tr>
<td>$_______</td>
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Maximum daily exposure at any one location:

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</tr>
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</table>

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
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 a 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.