



Our mission is to support members in operating safe high-quality charter schools

**Larchmont Charter School
2012-2013 Insurance Proposal**

Prepared By:

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California Charter Schools JPA

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Web site: <http://www.insurance.calcharters.org>

Email: jchu@calcharters.org

DISCLOSURE:

This proposal is an outline of the coverages proposed by California Charter Schools JPA, 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.

Larchmont Charter School
Proposal Summary 2012-2013

This Proposal includes the following Coverages:

- Property
- General Liability
- Professional Liability
 - Insured Person and Organization (D&O)
 - Employment Practice Liability (EPL)
 - Fiduciary Liability
- School Board Miscellaneous Liability
 - Errors & Omissions (E&O)
 - Sexual Abuse Liability
- Business Auto
- Excess Liability
- Crime
- Workers' Compensation and Employers' Liability
- Domestic Terrorism Liability
- Student Accident

Package Premium:	\$ 89,717.13
Workers' Compensation & Employers' Liability Premium:	\$ 91,982.19
Estimated Annual Premium:	\$181,699.32
Surplus Line Taxes & Fees:	\$ 1,362.75
Total Estimated Annual Premium:	\$183,062.06

Choose one payment option:	<input type="checkbox"/> Payment in Full:	\$183,062.06	DUE NOW
	<input type="checkbox"/> Installment Plan:		
	Deposit (25%)	\$ 45,765.52	DUE NOW
	Monthly Installment:	\$ 15,255.17	August 1, 2012

8 additional installments due the 1st of every month

Proposal Acceptance:

Print Name

Date

Signature

Title

NOTICE:

- 1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.**
- 2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.**
- 3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**
- 4. CALIFORNIA MAINTAINS A LIST OF ELIGIBLE SURPLUS LINE INSURERS APPROVED BY THE INSURANCE COMMISSIONER. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: www.insurance.ca.gov.**
- 5. FOR ADDITIONAL INFORMATION ABOUT THE INSURER YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE, AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357.**
- 6. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.”**

Date: _____

Insured: _____



INVOICE

INSURED: Larchmont Charter School NAME: Margaret Winnen ADDRESS: 444 N. Larchmont Blvd. #207 Los Angeles, CA 90004		DATE: June 5, 2012
Description: Insurance Premium Payment for Policy Year 2012-2013		
(Choose one option.)		Amount:
<input type="checkbox"/> Payment in Full:	\$183,062.06	Due Date: Due Now
<input type="checkbox"/> Installment Plan: Deposit (25%) Monthly Installment: 8 <u>Additional</u> Installments Due The First of Every Month	\$ 45,765.52 \$ 15,255.17	Due Now August 1, 2012

Please Remit All Payments To: California Charter Schools Joint Powers Authority
 c/o Accounting & Association Software Group
 PO Box 969
 Weimar, CA 95736

Questions/Comments: Jennifer Chu
 Director, School Insurance
 Phone: (805) 234-2991
 Email: jchu@calcharters.org



NAMED INSURED

Larchmont Charter School

NAMED INSURED includes any past, present or future officials; members of boards or commissions; and directors, officers, partners, volunteers, student teachers or employees of the **NAMED INSURED** while acting within the scope of their duties as such.

NAMED INSURED shall also mean any person, organization, or estate to whom the **NAMED INSURED** is obligated by virtue of a written contract or written mutual aid agreement or other written agreement to provide insurance such as is offered by this policy; but only in respect to acts or operations by or on behalf of the **NAMED INSURED**, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.

PROPERTY

Coverage Provided by: California Charter Schools JPA and excess/reinsurance carriers to be determined

Policy Period: July 1, 2012 to June 30, 2013

Coverage Includes: All Risk of Direct Physical Loss

Valuation: Replacement Cost

Deductible: \$ 1,000 per occurrence

Building Value: \$ 13,213,000

Contents Value: \$ 491,185

Electronic Data Processing Equipment and Computer Value: \$ 43,000

Total Insured Value: \$ 13,747,185

Limits:

All Risk: \$ 13,747,185

Boiler & Machinery Property Damage: \$ 13,213,000

Sublimits:

Ordinance or Law: \$ 250,000 per occurrence
(Loss to undamaged portion)

Demolition and Increased cost of construction are included in limits show

Newly Constructed or Acquired Property: \$ 5,000,000 per building
(120 days reporting clause)

Builders Risk: \$ 2,500,000 per occurrence

Errors & Omission: \$ 1,000,000 per occurrence

Covered Property in Transit: \$ 1,000,000 per occurrence

Outdoor Property including Debris Removal:	\$	1,000,000	per occurrence
Electronic Data Processing Equipment, Data and Media:	\$	1,000,000	per occurrence
Extra Expense:	\$	1,000,000	per occurrence
Covered Property at Undescribed Premises:	\$	1,000,000	per occurrence
Valuable Papers:	\$	1,000,000	per occurrence
Accounts Receivables:	\$	1,000,000	per occurrence
Utility Services Direct Damage, including Boiler & Machinery:	\$	250,000	per occurrence
Personal Effects of Officers and Employees of the Insured:	\$	250,000	per occurrence
Pollutant Cleanup and Removal:	\$	100,000	per occurrence
Claim Data Expense:	\$	25,000	per occurrence

**Exclusions:
(including but not limited to)**

- Earth Movement, including Earthquake
- Flood and Surface Water
- Governmental Action
- Nuclear Hazard
- War and Military Action
- Computer Virus
- Programming Errors & Omissions
- Off Premise Utility Services
- Collapse of Buildings
- Terrorism
- Pathogenic or Poisonous Biological or Chemical Material Exclusion
- Virus or Bacteria

Subjectivity:

Coverage under this policy shall not exceed 140% of the individually stated value for such property as shown in the latest Statement of Values or other documentation on file with CCSJPA for any one Building, any one Structure or Business Personal Property at any one location

GENERAL LIABILITY

Coverage Provided by:	California Charter Schools JPA and excess/reinsurance carriers to be determined
Policy Period:	July 1, 2012 to June 30, 2013
Coverage Includes:	<ul style="list-style-type: none">• Comprehensive General Liability<ul style="list-style-type: none">○ Personal Injury○ Bodily Injury○ Property Damage• Employee Benefit Liability<ul style="list-style-type: none">○ Negligent Act○ Error or Omission• Premises Medical Payments
Deductibles:	\$ 0
Exposure Base:	1,033 Student Enrollment
Limits:	
Bodily Injury, Property Damage:	\$1,000,000 per occurrence
Employee Benefit Liability (EBL):	\$1,000,000 per occurrence
Medical Payments:	\$ 10,000 per person \$ 50,000 per occurrence
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Asbestos Liability• Pollution Liability EXCEPT smoke resulting from hostile fire• Lead Liability• Aircraft and Aircraft Products Liability• Watercraft Liability• War and Nuclear War or Attack

PROFESSIONAL LIABILITY

COVERAGE IS ON A CLAIMS MADE BASIS

Coverage Provided by: Scottsdale Indmenity Company

Policy Period: July 1, 2012 to June 30, 2013

Deductible:

Insured Person & Organization (D&O): \$ 5,000 per **claim**

Employment Practice Liability: \$ 25,000 per **claim**

Fiduciary Liability: \$ 0 per **claim**

Coverage Includes:

- Insured Person & Organization (D&O)
- Employment Practice Liability (EPL)
- Fiduciary Liability

Limits: \$ 1,000,000 per **claim**

\$ 1,000,000 annual aggregate

Retroactive Date:

Insured Person & Organization (D&O): July 1, 2011

Employment Practice Liability: July 1, 2011

Fiduciary Liability: 7/1/2012

Claims Made Policy Definition:

A term describing an insurance policy that covers claims first made and reported or filed during the year the policy is in force for any incidents that occur that year or during any previous period during which the insured was covered under a "claims-made" contract. This form of coverage is in contrast to the occurrence policy, which covers an incident occurring while the policy is in force regardless of when the claim arising out of that incident is filed—1 or more years later.

Definition of Claim:

Claim means all notices or suits demanding payment of money based on, or arising out the same wrongful act or a series of related wrongful acts by one or more assureds

Extended Reporting Period:

A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the Period of Insurance, and lasts for thirty (30) days.

SCHOOL BOARD MISCELLANEOUS LIABILITY

SEXUAL ABUSE IS ON A CLAIMS MADE BASIS

Coverage Provided by:	California Charter Schools JPA and excess/reinsurance carriers to be determined
Policy Period:	July 1, 2012 to June 30, 2013
Deductible:	\$ 5,000 per occurrence
Coverage Includes:	<ul style="list-style-type: none">• Errors & Omissions (E&O)• Sexual Abuse Liability
Limits:	
Errors & Omissions:	\$ 1,000,000 per occurrence
Sexual Abuse:	\$ 1,000,000 per claim
Policy Aggregate:	\$ 1,000,000 annual aggregate
Sexual Abuse Retroactive Date:	July 1, 2005
Claims Made Policy Definition:	A term describing an insurance policy that covers claims first made (reported or filed) during the year the policy is in force for any incidents that occur that year or during any previous period during which the insured was covered under a "claims-made" contract. This form of coverage is in contrast to the occurrence policy, which covers an incident occurring while the policy is in force regardless of when the claim arising out of that incident is filed—1 or more years later.
Definition of Claim:	Claim means all notices or suits demanding payment of money based on, or arising out the same wrongful act or a series of related wrongful acts by one or more assureds
Extended Reporting Period:	A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the Period of Insurance, and lasts for sixty (60) days.

BUSINESS AUTO

Coverage Provided by:	California Charter Schools JPA and excess/reinsurance carriers to be determined
Policy Period:	July 1, 2012 to June 30, 2013
Deductible:	\$ 0 Comprehensive \$ 0 Collision
Vehicle Description:	None Reported
Vehicle Values:	\$\$-
Limits:	
Bodily Injury and Property Damage:	\$ Not Applicable per occurrence
Non-Owned Auto Liability:	\$ 1,000,000 per occurrence
Hired Auto Liability:	\$ 1,000,000 per occurrence
Uninsured/Underinsured Motorist:	\$ Not Applicable per occurrence
Medical Payments:	\$ Not Applicable per person \$ Not Applicable per occurrence
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Workers' Compensation• Pollution Liability• Professional or Organized Racing or Demolition Contest

EXCESS LIABILITY

Coverage Provided by:	Insurance Company of the State of PA and Schools Excess Liability Fund (SELF)
Policy Period:	July 1, 2012 to June 30, 2013
Coverage Includes:	Special Excess Liability
Limits:	Layer 1: \$ 4,000,000 per occurrence Layer 2: \$ 20,000,000 per occurrence
JPA Aggregate Limits:	\$ 24,000,000 annual aggregate
• Public Response:	
o Public Response Costs:	\$ 250,000 Each Crisis Management Event and Aggregate
o Crisis Communications Management:	\$ 50,000 Each Crisis Management Event and Aggregate
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Violation of Communication and Information Law Exclusion• No Fault, UM/UIM Motorist Exclusion• Economic or Trade Sanctions violations• Terrorism Exclusion

CRIME

Coverage Provided by:	California Charter Schools JPA and excess/reinsurance carriers to be determined
Policy Period:	July 1, 2012 to June 30, 2013
Coverage Includes:	<ul style="list-style-type: none">• Theft• Disappearance• Destruction• Burglary• Robbery• Computer Theft
Deductible:	\$ 0
Exposure Base:	125 Employees
Limits:	
Money and Securities:	\$ 500,000 per occurrence
Forgery or Alteration:	\$ 500,000 per occurrence
Employee Dishonestly:	\$ 1,000,000 per occurrence
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Surrendering of Property• Accounting or Arithmetical Errors or Omissions

WORKERS' COMPENSATION

Coverage Provided by:	California Charter Schools JPA and Star Insurance Company
Policy Period:	July 1, 2012 to June 30, 2013
Coverage Includes:	<ul style="list-style-type: none">• Workers' Compensation• Employers' Liability
Deductible:	\$ 0
Exposure Base:	\$ 5,081,889 Estimated Payroll
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
Terms & Conditions:	<ul style="list-style-type: none">• New Members Subject to Underwriting Approval• Subject to Complete Concentration of Risk Underwriting• Subject to Updated Loss Data
Auditable:	The estimated payroll figure will be audited at the end of each coverage period. The CCSJPA 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.
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Escalation Exclusion• Owned Aircraft

DOMESTIC TERRORISM LIABILITY

CLAIMS MADE POLICY

Coverage Provided by:	California Charter Schools JPA and Lloyds of London
Policy Period:	July 1, 2012 to June 30, 2013
Coverage Includes:	For the purpose of this Insurance, an Act of Terrorism means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in the connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
Deductible:	\$ 0
Limits:	\$ 5,000,000 Per Claim/JPA Aggregate
Claims Made Policy:	A term describing an insurance policy that covers claims first made (reported or filed) during the year the policy is in force for any incidents that occur that year or during any previous period during which the insured was covered under a "claims-made" contract. This form of coverage is in contrast to the occurrence policy, which covers an incident occurring while the policy is in force regardless of when the claim arising out of that incident is filed –1 or more years later.
Definition of Claim:	The word "claim", wherever used in this policy, shall mean that part of each written demand received by the Insured for monetary damages covered by the policy, including the service of suit or institution of arbitration proceedings. The term "claim" shall not include a demand for an injunction or any other non-monetary relief.
Exclusions: (including but not limited to)	<ul style="list-style-type: none">• Nuclear/Chemical/Biological/Radiological/Cyber Events• Hoax(es) and Threat(s)• Warranted No Losses or Threats
Reporting:	Must be reported to Underwriter within 90 day after policy expiration.

STUDENT ACCIDENT

Coverage Provided by:	To be determined
Policy Period:	July 1, 2012 to June 30, 2013
Deductible:	\$ 0
Exposure Base:	1,033 Student Enrollment
Limits:	\$ 25,000 Aggregate Maximum Limit 52 Week Benefits Period \$ 250,000 Aggregate Limit of Indemnity – Per Location \$ 5,000 Accidental Death & Dismemberment Benefit

Maximum Accident Medical: Accident medical benefits are paid for expenses incurred within 52 weeks from the date of injury provided the first doctor's visit occurs within 60 days from the date of injury. Expenses incurred after 52 weeks from the date of injury are not covered, even though the service is a continuing one or one that is necessarily delayed beyond one year from the date of injury.

The company will pay 100% of the Usual and Customary Charges incurred for necessary medical, dental, or hospital care within 52 weeks from the date of injury up to \$25,000 for any one injury.

- Terms & Conditions:**
- Claims are adjusted on the Usual and Customary Basis
 - Coverage is provided on an Excess Basis (Co-insurance is covered at 100%)
 - Optional Around the Clock 24 Hour Accident Medical Coverage will be offered to parents, on a voluntary basis. The parent has 3 benefits levels to choose from. Brochures for distribution will be sent directly to school before new school year.

**Exclusions:
(including but not limited to)**

- Expenses for treatment on or to teeth
- Services normally provided without charge by you or your employees
- Eyeglasses, hearing aids, and examination for the prescription or fitting thereof
- Suicide, attempted suicide or intentionally self-inflicted injury
- Injury due to participation in riot
- Cosmetic surgery
- Loss resulting from air travel
- Injury or sickness resulting from any declared or undeclared war
- Injury or sickness within the armed forces of any country
- Injury or sickness covered by any workers' compensation or occupational disease law
- Treatment provided in a governmental hospital
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness
- Hernia
- Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician
- Claims occurring while parachuting or hang-gliding
- Injury sustained while traveling in or on any two or three-wheeled motor vehicle operated by a person who does not hold a valid operator's license
- Pre-existing conditions

**Optional Student Accident
Catastrophic Coverage:**

If interested in obtaining higher limits up to \$5,000,000 with or without sports included, please contact:

Tom Boobar MBA, MS, CSP, REHS
Area Vice President
Public Entity & Scholastic Division
Arthur J. Gallagher Risk Management Services
Arthur J. Gallagher & Co. Insurance Brokers of
California, Inc
15 Enterprise, Suite #200
Aliso Viejo, CA 92656
(949) 349-9871 Office
(949) 349-9971 Fax
tom_boobar@ajg.com
License # 0726293

CLAIMS REPORTING

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

**CCS JPA Risk and Claims Manager
Phone: (855) 394-5939
Fax: (916) 720-0324
Email: SueB@CommunityRS.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 accessed from the JPA Webportal (www.CalCharters.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 1.877.263.9904 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, the JPA 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 the JPA 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.

PROPOSED CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Allied World Assurance Company Ltd	A; XV	Admitted
Argonaut Great Central Insurance Company	A; XII	Admitted
Genesis Insurance Company	A++; XV	Admitted
Insurance Company of the State of PA	A; XV	Admitted
Lexington Insurance Company	A; XV	Non-Admitted
Lloyds of London	A; XV	Non-Admitted
Markel Insurance Company	A; XIII	Admitted
National Union Fire Insurance Company of Pittsburg, PA	A; XV	Admitted
RSUI Indemnity Company	A; XII	Admitted
Scottsdale Insurance Company	A+; XV	Non-Admitted
Selective Insurance Company of America	A; XII	Admitted
Star Insurance Company	A-; IX	Admitted
The Travelers Property Casualty Company of America	A+; XV	Admitted

If the above indicates coverage is placed with a Non-admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations, which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I	Up to	1,000	FSC IX	250,000	to	500,000	
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

The California Charter School JPA uses A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. The California Charter Schools JPA makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier, which may change.

IMPORTANT: THIS PROPOSAL IS AN OUTLINE OF THE COVERAGES PROPOSED BY THE INSURERS, BASED ON THE INFORMATION PROVIDED BY YOUR SCHOOL. IT DOES NOT INCLUDE ALL OF THE TERMS, COVERAGES, EXCLUSIONS, LIMITATIONS, 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 REQUEST.

REVIEW OF CONTRACTS, LEASES & OTHER LEGAL DOCUMENTS

ANY CORRESPONDENCE RELATING TO A REVIEW OF A LEGAL DOCUMENT IS ONLY AN INSURANCE/RISK MANAGEMENT PROSPECTIVE AND IS NOT LEGAL ADVICE. WE DO NOT PROVIDE LEGAL ADVICE AS WE ARE NOT QUALIFIED TO DO SO. WE HIGHLY RECOMMEND THAT YOU SEEK THE ADVICE OF LEGAL COUNSEL IN ORDER TO BECOME FULLY APPRISED ON ANY LEGAL IMPLICATIONS RELATED TO THESE ISSUES.

SCHEDULE OF LOCATIONS

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

Larchmont Charter School - West
Hollywood
1265 North Fairfax Avenue
West Hollywood, CA 90046

Larchmont Charter School (Elementary)
815 N. El Centro Avenue
Los Angeles, CA 90038

Larchmont Charter School (Middle & High)
668 S. Catalina Street
Los Angeles, CA 90005

Larchmont Charter School - West
Hollywood
6611 Selma Avenue
West Hollywood, CA 90046

Larchmont Charter School Network
Support Office
444 N. Larchmont Blvd. #207
Los Angeles, CA 90004