



# CharterSafe

Charter School Insurance & Safety Program



First program designed for charter schools by charter school leaders and school insurance experts.

- Most appropriate coverage at the lowest price
- All-in-one inclusive package including Workers' Compensation, Liability, School Board, Property, Risk Management Services
- More than just insurance—Helping to Keep Your School Safe
- Gives you peace of mind and more money for your classrooms



Arthur J. Gallagher & Co.

## All-in-one inclusive package including Workers' Compensation, Liability, School Board, Property, Risk Management Services.

Charter schools of many types accepted including:

- New and Established Schools
- Education Management Organization operated and Replication Schools
- Site Based and Non-Site Based Virtual Schools
- Schools of All Sizes

COVERAGE*	INCLUDED*
Workers' Compensation	✓
Property	✓
General Liability	✓
Automobile Liability (including medical payments, uninsured/underinsured motorists/non-owned automobile coverage, hired automobile coverage)	✓
Automobile Physical Damage	✓
School Board Legal Liability/Errors and Omission	✓
Employee Benefits Liability	✓
Educators Legal Liability	✓
Sexual Harassment	✓
Sexual Abuse	✓
Crime (money & securities, forgery & alteration, employee dishonesty)	✓
Umbrella	✓
Risk Management & School Safety Services	✓

\* Coverage availability and level of coverage varies by state depending that state's legal requirements as well as appropriateness of coverage. This table is for simplified illustration purposes. Specifics of coverages, limits, terms and conditions are contained in the insurance policy or policies.

“We saved close to \$20,000 this year with the charter school insurance program, and were able to hire part-time choir and dance teachers for our arts enrichment program.”

— Kelly Wright, KIPP Adelante Preparatory Academy

CharterSafe is backed by the top-rated, reputable, and stable insurance companies with an A.M. Best Rating of A and above.

## First insurance and safety program designed for charter schools by charter school leaders and school insurance experts.

The CharterSafe program was created as a direct response to charter schools' needs of finding insurance options that provided the right coverage at the right price. The program was co-founded by Ted Fujimoto, Vice President of School Services & Products at the California Charter Schools Association, with the help of Arthur J. Gallagher & Co.—the world's fourth largest broker and number one school broker.

Today, over 160 charter schools are insured by the program—saving an average of 10-25% off their original premiums with broader coverage and higher limits.

“The charter school insurance program saved us over 15% in insurance costs. This is a program that charter schools large and small should take advantage of. The insurance team has also helped us create a better safety program that will reduce our losses.”

— Don Shalvey, CEO, Aspire Public Schools

### Charter schools that are participating in the program include:

- Aspire Public Schools
- Alliance for College-Ready Public Schools
- California Virtual Academy (CAVA)
- CHIME Charter Elementary & Middle Schools
- Granada Hills Charter High School
- Lewis Center for Educational Research
- KIPP Schools
- Partnerships for Uplifting Communities, Inc.
- School for Integrated Academies and Technologies (SIATech)
- St. Hope Public Schools

For the first time, this program is being made available to charter schools across the country in cooperation with charter school associations and education foundations.



**Most appropriate coverage at the lowest price.**

**Charter schools deserve the best insurance rates.** Charter schools overall have a great track record with lower losses compared to their regular public school counterparts. Often, charter schools have been lumped together with regular public schools or other types of organizations which do not have as good track record. School size, school culture, and commitment of staff to excellence have a lot to creating a safer environment that exists in charter schools. It is no surprise that quality schools tend to have the lower losses.

**CharterSafe recognizes the lower losses experienced by charter schools and reward quality schools with the best rates.**

**Charter schools need the best coverage.** Charter school principals reported having difficulty getting coverage from insurance companies. This was especially true for new or small charter schools. Charter schools resort to having a hodgepodge of policies from multiple insurance companies to cover the various risks—leaving the possibility of gaps of coverage between policies, insufficient coverage, and/or having to pay for coverages not needed.

**CharterSafe provides coverage appropriate for charter schools—the right coverage at the right levels. It recognizes that no charter school is exactly like another.**

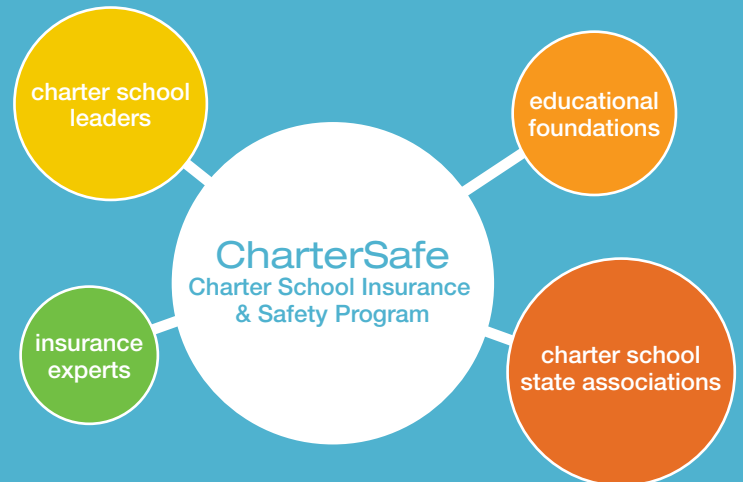
**CharterSafe is not about just providing insurance—it's about Helping to Keep Your School Safe.**

**CharterSafe is more than an insurance program—it helps to keep your charter school safe.** Somewhere in the country at a charter school, an accident that injures a person or damages property, a lawsuit, or a theft happens every day. Incidents like these can take a huge disruptive and emotional toll on your school. CharterSafe provides you risk management services and consultations as part of the program to help you prevent losses from occurring and if a loss does occur, to handle it effectively with the least disruption to your school. You will have access to risk management consultants that you can use as an extended part of your school team.

**The Right Team**

Having the right people with a combination of charter school, insurance, and business expertise is essential in setting the CharterSafe program apart from programs provided by ordinary insurance companies.

The success of the program is in the partnerships with charter school state associations, educational foundations, and the charter school leaders that give feedback so the program can continually be fine-tuned.



**Tom Boobar, MBA, MS, CSP, REHS**  
**Arthur J. Gallagher & Co. Insurance Brokers of California, Inc.**  
**National K-12 Practice Leader**

Tom co-created the successful charter schools insurance program for California. He has spent most of his 15-year career working with school districts, private schools, and charter schools helping them manage their risks and creating safe environments.

He brings the resources and expertise of Arthur J. Gallagher & Co.—the fourth largest insurance broker in the world and number one broker providing insurance to schools and public entities. As program manager for Gallagher's CharterSafe program, he brings his knowledge of school safety and risk management expertise to customize an insurance program for charter schools.

## CharterSafe gives you peace of mind and more money for your classrooms...

By participating in CharterSafe, you can have the peace of mind to know you have the right insurance coverage and the help to keep your school safe and prevent accidents and losses.

Money that you save on insurance and on losses can be put to much better use—whether it is filling that very needed new teacher position, buying computers, going on that field trip, or paying for staff development.

Your participation strengthens the charter movement—Not only will your school benefit with better coverage and lower rates... but the more charter schools that participate in growing a strong national insurance program... result in strength of numbers to improve benefits and drive costs down even further.

## Act Now

For more information, please call (800) 704-6402 x 100  
or e-mail [insurance@chartersafe.org](mailto:insurance@chartersafe.org).

You may also visit the CharterSafe web site at [www.chartersafe.org](http://www.chartersafe.org).

## About Arthur J. Gallagher & Co.

Arthur J. Gallagher & Co. is a FORTUNE 1000 company, traded on the New York Stock Exchange, and ranked by Business Insurance magazine as the world's fourth largest insurance broker. Gallagher is a stable company that has been in the insurance business since 1927. Gallagher is also included in Forbes magazine's Platinum 400 Best Big Companies in America. Yet, Gallagher continues to be family run and client focused.

Arthur J. Gallagher & Co. focuses on long-term relationships and commitments and has been providing brokerage services for school clients for decades. With 34 offices and more than 200 dedicated professional staff that specialize in K-12 school clients, Gallagher can deploy its resources and knowledge to all parts of the country based upon client need.



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