

Covers charter schools and private (independent and faith-based) K-12 schools, including schools managed by an education management organization. Trade, technical, and vocational schools use CWCO-SUP-SCH. Complete with ACORD 125/126. Attach the charter contract or accreditation, management agreement (if any), employee screening policy, and athletics list.

1 APPLICANT / SCHOOL INFORMATION

LEGAL NAME OF SCHOOL / OPERATOR	DBA / CAMPUS NAME	FEIN	YEARS OPERATING
CAMPUS ADDRESS	CITY / STATE / ZIP	WEBSITE	

School type:
☐ Public charter ☐ Independent private ☐ Faith-based private ☐ Boarding school ☐ Virtual / hybrid ☐ Other

HEAD OF SCHOOL / CONTACT	PHONE	EMAIL
CHARTER AUTHORIZER / ACCREDITING BODY	CHARTER RENEWAL DATE	MANAGEMENT ORGANIZATION (IF ANY)

2 OPERATIONS

DESCRIPTION OF THE SCHOOL (GRADES, ENROLLMENT, CAMPUSES, SPECIAL PROGRAMS)

Programs (check all):

- ☐ Pre-K ☐ Elementary ☐ Middle school ☐ High school ☐ Special education programs ☐ Boarding / dormitories
☐ Before / after-school care ☐ Student transportation

Size and volume:

- Students enrolled Students with IEPs / 504 plans Teachers Campuses Buses / vans

Athletics and activities (check all):

- ☐ Football ☐ Other contact sports ☐ Cheer / gymnastics ☐ Swimming ☐ Field trips / travel ☐ International trips

3 EXPOSURE & RISK QUESTIONS — STUDENT SAFETY & HIRING

Minnesota's Supreme Court let a suit proceed against a charter school that hired a teacher fired elsewhere after an abuse report, without contacting his references. Hiring decisions were not immune.

3-1 Do all employees and volunteers complete fingerprint background checks before contact with students?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-2 Are prior employers and references contacted, and are unexplained gaps resolved before hiring?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-3 Are staff trained annually on abuse prevention, boundaries, electronic communication, and mandated reporting?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-4 Is there a written policy limiting one-on-one contact, private messaging, and off-campus contact with students?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-5 Are bullying, harassment, and Title IX complaints investigated and documented?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-6 Is there a threat assessment team and a written lockdown and emergency plan drilled each year?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-7 Do coaches follow state concussion laws, with removal from play and written return-to-play clearance?	☐ Yes ☐ No
IF YES, EXPLAIN	

3-8 Has the school received an abuse, harassment, or serious injury claim in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — GOVERNANCE, SPECIAL EDUCATION & DATA

When a charter school fails, families have tried to enforce special education settlements against the state — and disputes over a school's obligations to students with disabilities often end in due process hearings.

4-1 Are IEPs and 504 plans implemented on schedule, with due process requests tracked? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Has the school faced special education due process hearings or federal complaints in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Is the charter in good standing, with no probation, renewal conditions, or revocation proceedings? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does a management organization employ staff or control finances, and who insures whom under the agreement? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Are student records protected under FERPA, with multi-factor authentication on school systems? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the school lease its building, and does the lease require specific insurance or indemnity? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Has a parent or employee sued the board over admissions, discipline, expulsion, or termination? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF EMPLOYEES	NUMBER OF VOLUNTEERS
TOTAL ANNUAL REVENUE (\$, ILLUSTRATIVE)	PUBLIC FUNDING (\$, ILLUSTRATIVE)	TUITION REVENUE (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 10 years.

CURRENT GL CARRIER	ABUSE & MOLESTATION LIMIT	SCHOOL LEADERS E&O / D&O LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this school in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Does the current policy exclude abuse, sports injuries, or special education claims? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$, ILLUSTRATIVE)	OPEN / CLOSED

6-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1	Is there a board-adopted child protection and employee screening policy reviewed annually?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-2	Are personnel and student incident files kept permanently or for the longest statute of limitations?	☐ Yes ☐ No
IF YES, EXPLAIN		
7-3	Are playgrounds, gyms, and science labs inspected on a written schedule?	☐ Yes ☐ No
IF YES, EXPLAIN		

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE