

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for charter schools and independent and faith-based private K-12 schools. Priorities reflect typical exposure for this class; confirm against your actual programs, contracts, and campus.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Abuse & Molestation	Covers abuse claims against staff and volunteers — check the limit, form, and whether it covers negligent hiring.	CORE
☐ School Leaders E&O / D&O	Covers claims over education decisions, special education, discipline, admissions, and board governance.	CORE
☐ Commercial General Liability	Covers student and visitor injuries on campus, in athletics, and on trips.	CORE
☐ Employment Practices Liability	Covers claims by teachers and staff, a frequent source of school suits.	CORE
☐ Workers' Compensation	Required for employees.	CORE
☐ Commercial Auto / Hired & Non-Owned Auto	Covers school buses, vans, and staff driving students.	PREVALENT
☐ Student Accident	Pays medical bills for injured students, including athletes, regardless of fault.	PREVALENT
☐ Cyber / Privacy Liability	Covers student records, ransomware, and FERPA-related breaches.	PREVALENT
☐ Property & Business Income	Covers buildings and equipment, plus extra expense to relocate classes after a loss.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above GL, auto, and abuse; authorizers and lenders often require it.	PREVALENT
☐ Crime / Fidelity	Covers theft of public funds, tuition, and activity accounts.	SITUATIONAL
☐ Foreign Travel Liability	Needed for international student trips.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by charter and private schools is how abuse and hiring claims are covered. Courts are holding schools liable for hiring decisions — Minnesota's Supreme Court let a suit proceed against a charter that never checked a teacher's references — and abuse coverage is often sublimited, claims-made, or excludes negligent hiring. Charter schools add a second gap when a management organization employs the staff: each party may assume the other's policy responds. Confirm your abuse limit and form, and read your management agreement for who insures whom.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.