

1. Who is the CCPNS-approved broker of record?

| <u>Name and address</u> | <u>Telephone</u> |
|---|-----------------------------|
| Rick Johnson Rick Johnson Insurance 701 Main Street Martinez, CA 94553 | Toll Free 1-800-640-4005 |

2. What types of insurance policies does my school need?

There are several types of coverage pertaining to nursery schools -- specifically:

- General Liability
- Property (real and personal)
- Student Accident
- Major Medical Health
- Workers' Compensation
- Employee Dishonesty, Crime, and Scrip (money and securities)

3. Who qualifies for coverage with the CCPNS-approved insurance plan?

Any member of CCPNS.

4. What is the policy period?

The annual policy period is from April 1 to April 1.

5. How do I get the CCPNS insurance plan?

To receive the benefits provided under the CCPNS-approved insurance plan fill out and send in an application. This can be obtained by phoning Rick Johnson Insurance at 1-800-640-4000.

5. How many checks do I write, and to whom do I make them payable?

One check payable to Rick Johnson Insurance covers the following insurance policies:

- General Liability
- Property (real and personal)
- Employee Dishonesty, Crime, and Scrip (money and securities)

One check to Nationwide Insurance for:

- Student Accident

Workers' Compensation Insurance. This insurance is not included in the above list because most CCPNS members are covered through the State Compensation Insurance Fund, a government-owned insurance program. One check to the State Fund covers workers' compensation insurance. (See also under point 14.)

7. What is General Liability Insurance?

General Liability Insurance covers a broad spectrum of possible legal suits our schools face daily. It covers such things as property damage and personal injuries occurring on school grounds.

Included under General Liability Insurance is automobile liability for non-owned autos. Any driving or carpooling of children to and from school, or parents driving children to and from field trips is covered. Because the law requires **all** drivers to have insurance, this policy is secondary, and is only activated after the driver's limits are exceeded. Note that directors and other paid staff members are not covered as drivers

Any parent who drives for field trips or car pooling must have proof of insurance filed with the school. The Directors must make visual inspections of all vehicles.

General Liability Insurance also covers any fundraisers that fall within the reasonable scope of what a parent participation nursery school does

The Insurance Services Offices ("ISO"), the governing body of all insurance companies, recommends "broadform coverage." This CCPNS-endorsed plan is the broadest possible coverage available, which covers a host of things from incidental medical malpractice (e.g. if a parent tries to perform CPR on a choking child and harms him) to non-owned watercraft up to 36 feet (e.g. if there is a preschool gathering at a lake and members had older boats that were paid off and didn't have insurance - for the school only).

8. What is the deductible for general liability insurance?

There is none.

9. What is Property Insurance?

Property Insurance (Building and Personal Property Insurance) provides coverage for direct physical loss or damage to select covered property.

Building Coverage (insurance for real property) covers partial damage or complete destruction of building(s). If your school owns its buildings, it should have building coverage.

Personal Property Insurance (Contents Insurance), covers any and all property located in or on your school building, or within 100 feet of your building, including furniture, fixtures, machinery, and equipment (e.g. computers and photocopiers), personal property owned by an individual used in connection with the school, labor, materials or services furnished or arranged by you, and tenant improvements and betterments.

Note that this coverage (including fire and theft) is all at **Special Form Replacement Cost**.

Additional Property Coverage includes, at no additional charge, \$10,000 in Scrip coverage, \$20,000 for getting a school up and running if the building is damaged, \$1,500 crime reward, \$2,500 in stolen jewelry or watches, and much more!

10. What is the deductible for property insurance?

\$250 per claim.

11. What is Student Accident Insurance?

This covers any accident a student may have at a school function (at school or on a field trip). It covers any student, for up to \$500,000 accidental dismemberment, accidental death benefit, and a dental benefit. (This is a secondary medical plan; it will not pay benefits for covered expenses until the family's insurance is exhausted). Call Rick Johnson for current rates.

12. What is the deductible for the Student Accident Insurance?

There is none.

13. What is Major Medical Insurance?

If your school wants to offer your teachers or director health insurance, this program may be for you. These are individual policies that can be written for a particular employee or a family member of your school. Unlike other coverage's described in this brochure, alumni families may purchase health insurance under this plan.

14. What is Workers' Compensation Insurance?

By law, every school is required to protect its teachers and director with workers' compensation insurance. This insurance covers any employee of your school who may get hurt while on the job. Presently, the best worker compensation rates are available through the State Compensation Insurance Fund, a government-owned entity. The State Fund home office is located in San Francisco (contact your local State Fund office for more information).

15. Disclaimer

This brochure was created by CCPNS and is intended for convenience only. It contains no warranties and is not a contract of insurance. Call Rick Johnson for an application form; he can answer any questions you may have. When your policy is delivered to you, please review it carefully.

16. Still have more questions?

The CCPNS finance directors oversee the insurance program. Ask your regional council rep for the phone numbers of the current directors, or call Rick Johnson directly.

Coverage Highlights

PROPERTY Special Coverage, 90% Co-Insurance
Replacement Cost, \$250 Deductible

The following coverages are included in every policy:

| | |
|--|-----------|
| ✓ Money and Securities (including Scrip) | \$10,000 |
| ✓ Accounts Receivable | 25,000 |
| ✓ Valuable Papers | 25,000 |
| ✓ Building Property (off premises) | 10,000 |
| ✓ Extra Expense | 20,000 |
| ✓ Jewelry/Watches | 2,500 |
| ✓ Personal Effects | 10,000 |
| ✓ Lawns, Trees, and Shrubs | 2,000 |
| ✓ Crime Reward | 1,500 |
| ✓ Arson Reward | 10,000 |
| ✓ Pollutant Clean-up | 10,000 |
| ✓ Newly-Acquired Personal Property | 500,000 |
| ✓ Newly-Acquired Real Property | 1,000,000 |
| ✓ Incidental Locations | 10,000 |
| ✓ Transit | 5,000 |
| ✓ Media | 25,000 |
| ✓ Inventory/Appraisal | 10,000 |
| ✓ Outdoor Signs (detached) | 10,000 |
| ✓ Temperature Change | 25,000 |
| ✓ Furs and Garments | 2,500 |
| ✓ Fine Arts (breakage excluded) | 25,000 |
| ✓ Ordinance or Law, Coverage B | 25,000 |
| ✓ Ordinance or Law, Coverage C | 25,000 |

Other Coverage: Debris removal, preservation of property, Fire Department service charges, broadened building, architect fees, paved surfaces, building owner, glass, recharging, brands and label, loss adjustment. (Off-premises services not covered.)

GENERAL LIABILITY Simplified occurrence form, includes teacher liability, and volunteers.

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|---|-------------------------------|
| General Aggregate | \$2,000,000 |
| Products | \$2,000,000 |
| Personal Injury | \$1,000,000 per occurrence - |
| Fire Damage | \$50,000 {excluding children} |
| {Exclusions: total pollution, sexual/physical abuse, professional/licensed nurses, doctors, asbestos and lead contamination.} | |

SPECIAL INJURY \$100,000 Each wrongful act
{child sexual or \$5,000,000 Policy aggregate
physical abuse}

AUTOMOBILE \$1,000,000
{hired and non-owned}

Insurance Made Simple



CALIFORNIA COUNCIL
OF
PARENT PARTICIPATION
NURSERY SCHOOLS, INC.