
EDUCATION PARTNER RISK MANAGEMENT POLICY

The Board of Directors of California Pacific Charter Schools recognizes the need to establish procedures for entering into agreements with Community & Instruction Education Partners for student services and direct instruction.

PURPOSE

As California Pacific Charter School (hereinafter referred to as School) contracts with Education Partners for materials, equipment, supplies, or services, that such Education Partner's activities provide an inherent liability risk to the School. Insurance requirements for high risk Education Partners are to protect the School from loss or lawsuit resulting from any risk occurrence on the part of an underinsured/uninsured Education Partner who furnishes services to the School. By obtaining an appropriate certificate of insurance (COI), naming California Pacific Charter School as an additionally insured party, and maintaining a current COI on file, the School has evidence that insurance has been obtained which transfers risks associated with the business relationship with the high risk Education Partner to the insurer.

DEFINING HIGH RISK - CRITERIA FOR HIGH RISK EDUCATION PARTNERS

An Education Partner is considered to present a high level of risk when the service provided includes an environment, an activity, or equipment that poses a potential for physical injury to California Pacific Charter School students.

1. High Risk Environment: A high risk environment is a space which is likely to expose individuals to dangers. A high risk environment can include hazardous substances or conditions like fire and explosions, increased body temperature leading to loss of consciousness, asphyxiation occurring due to gas, fume, vapour or lack of oxygen, and drowning to name a few. Such environments include swimming pools, the ocean, gyms, kitchens, hockey/ice skating rinks, workshops, and moving vehicles.
2. High Risk Activity: A high risk activity is inherently dangerous due to the way it must be performed or carried out. These activities include dangers that present harm that could potentially be inflicted on students by themselves or others that they would not otherwise encounter in their everyday lives. Such activities include martial arts, gymnastics, soccer, football, baseball, hockey, swimming, diving, tennis, volleyball, parkour, and rock climbing.
3. High Risk Equipment: Students that use high risk equipment are at a greater risk of injury or death because of the violent or potentially violent nature of the use of such equipment. For example, sports equipment like golf clubs, baseball bats, fencing foils/epees/sabers,

EDUCATION PARTNER RISK MANAGEMENT POLICY

arrows, cleats, hockey sticks, and ice skates can inflict grievous harm, even when used properly in case of an accident. Gym equipment can also be dangerous when used properly or improperly. Even cooking equipment such as hot cookware and kitchen knives can place students at a high risk of injury.

CURRENT HIGH RISK LIST

California Pacific Charter School reserves the right to determine whether an education partner is defined as high risk. For the purposes of the School, the following services have been determined to be moderate to high risk. This list is not all inclusive; as new types of Education Partners apply to be affiliated with the School, they will be evaluated based on the board approved process and criteria.

- a. Martial Arts
- b. Crossfit/Personal Fitness/Gym/Weights
- c. Swim/Diving/Aquatics/Water Polo
- d. Gymnastics/Aerial
- e. Horseback Riding
- f. Animal Husbandry/Hands-on Agricultural Experiences
- g. Cooking
- h. Fencing
- i. Archery
- j. Recreational (City, Athletics)
- k. Dance/Ballet/Jazz
- l. Skateboarding/Roller Blading/Roller Skating
- m. Surfing
- n. Parkour
- o. Rock Climbing
- p. Ice Skating/Hockey
- q. Soccer
- r. Yoga/Aerial Yoga/Pilates
- s. Ziplining
- t. Sailing
- u. Welding/Carpentry
- v. Tennis/Badminton
- w. Baseball/Softball
- x. Golf

EDUCATION PARTNER RISK MANAGEMENT POLICY

- y. Driver's Ed
- z. Volleyball

**The above list of high risk service categories is not all-inclusive.*

PROCESS

The following steps are taken when a new Education Partner is being vetted for approval:

1. If the course or activity that is provided by the Education Partner falls under one of the categories above, an Education Partner is considered to be high risk unless and until our vetting process provides it to be otherwise.
2. In order to determine whether or not an Education Partner should be labeled as high risk, the Education Partner Department (EPD) visits the website of the Community and Instruction Partner (if there is one) and any other websites that can give us more information, like Yelp. If the information found online is insufficient to make a determination, the EPD will contact the Education Partner directly to investigate the level of risk.
3. Unless the Education Partner is determined to be low risk after the research and investigation is complete, the Education Partner is added to our *List of Moderate to High Risk Education Partners* tab in our Education Partner Tracking Spreadsheet.
4. All Education Partners are asked to provide insurance.

STANDARD INSURANCE REQUIREMENTS

1. *Low Risk Education Partners:* We accept proof of liability insurance from low risk Education Partners in the form of homeowners policies with a business rider and commercial liability certificates of insurance. We check to make sure the general liability per occurrence is at least \$100,000. If it is less than \$100,000, we investigate the service to determine whether or not it is acceptable.
2. *Moderate to High Risk Education Partners:* We require a commercial certificate of insurance with a \$1 million limit for each occurrence for general liability and \$1 million general aggregate coverage. We also require moderate to high risk Education Partners to list the following California Pacific Charter Schools of Operation as named insured:
 - a. *California Pacific Charter - Los Angeles*
 - b. *California Pacific Charter - San Diego*

EDUCATION PARTNER RISK MANAGEMENT POLICY

c. California Pacific Charter - Sonoma