



Charter Schools Practice

CHARTER SCHOOL INSURANCE

PROTECTING OUR CHILDREN, STAFF, AND SCHOOLS THROUGH
RISK MANAGEMENT & EMPLOYEE BENEFITS PROGRAMS
DESIGNED FOR YOUR SCHOOL



IT IS ALL ABOUT ACHIEVING COMMON GOALS TOGETHER, AND THOSE GOALS ARE TO PROTECT OUR SCHOOLS AND THEIR MOST VALUABLE ASSETS.

Our focus is creating strategies that provide coverage for school property, children, teachers, course of construction, and active assailant threats. We work hand in hand with you to develop the best plans and programs, and are here to help manage incidents, should they occur.

We are your partner through it all.

OUR APPROACH



EPIC's **One Link** concept means we are both client and market facing. We achieve differentiated results by coupling our intimate knowledge of charter school success, risk appetite, reputational risk, and defined goals with direct market relationships. As an independent broker working on behalf of the charter, we seek out the best that the marketplace has to offer without regard to geographic boundary and access point.

OUR STRATEGY



We bring a unique consultative approach to designing and implementing risk financing programs, drawing on our firm's core analytical modeling strengths. Our relationships with key insurance markets allows us to tailor the program specific to each charter's needs. This is a key foundation of our broking services and a clear market differentiator. We will draw on these strengths in exploring program design improvements for you and in re-energizing the marketing process.



EPIC CHARTER SCHOOL INSURANCE PROGRAM

EPIC's Charter School Insurance Program provides all of the necessary consulting and coverage needed, allowing you to focus on educating students.

INSURANCE PRODUCTS TO HELP PROTECT **STUDENTS, EMPLOYEES, PROPERTY & AUTOS:**

- Commercial Property
- Commercial General Liability
- Commercial Automobile
- Commercial Follow Form Excess and Umbrella
- Workers' Compensation
- Cyber

SPECIALIZED COVERAGES FOR **EDUCATIONAL INSTITUTIONS:**

- Broadcast and Publication Liability
- Professional Services Liability for School Nurses, Psychologists, Therapists, Counselors and Athletic Trainers
- Pollution Liability for Classroom Pollution Events
- Sexual Misconduct and Sexual Molestation Coverage
- School and Educators Legal Liability
- Fidelity & Crime

EMPLOYEE BENEFITS

EPIC's comprehensive and integrated Account Management and Brokerage Services ensure we deliver the highest quality employee benefits support and advice available in the market. Our consultants rigorously manage employer costs and risks, and enhance employee engagement to improve overall program performance and satisfaction.

- Risk Management/Benefits Strategy
- Program Design/Management
- Financial Analysis/Monitoring
- Ongoing Administrative Services
- Legislative/Advisory Services
- Employee Support/Advocacy



TOP INSURANCE CHALLENGES FOR CHARTER SCHOOLS

PROPERTY & CASUALTY

- Reputational risk
- Employment practices
- Facility security (active assailant)
- ADA compliance
- Faculty background screening
- Student & Faculty information security
- Athletic injuries
- Student transportation
- Student travel (national and international)
- Student travel Vehicle risks (personal and owned)
- Facility construction & maintenance
- Facility utilization by other organizations
- Property damage



EMPLOYEE BENEFITS

- Budgeting and funding benefit expenses
- Staff attraction and retention
- Diverse benefit program design and administration
- Employee enrollments
- Compliance information submission
- Compliance audit preparation
- Controlling employee/dependent doctor consultation and pharmacy costs
- Effectively communicating the value of the benefit program to faculty and staff
- Advancing the engagement of faculty and staff as informed health care consumers
- Supporting the development of a culture of health within the organization
- Providing supportive technology to advance engagement and communication





SUCCESS STORIES

SCHOOL CONTRACTOR BANKRUPTCY

After a well known school contractor went bankrupt while working on new campus construction, the school had to take over the project. Our team worked collaboratively with the school's project manager and bond company to finish the project. We put a policy in place to protect the school from any liability or work defect, which included a 10-year tail.

IDENTIFIED MISSING COVERAGES & LOW LIMITS

During the marketing diligence, after a successful RFQ process, it was discovered that our new client was missing key coverages and limits were too low for the exposure. We were able to increase limits, improve coverage, and assign their chosen counsel on the insurance company's counsel. During this process we were able to save the client \$150,000.

STUDENT ACCIDENT POLICY

Upon obtaining a new school as our client, we recommended they add a student accident policy. These policies are designed to offer payment for medical expenses incurred as a result of an unexpected accident. Only a couple months after the coverage was placed, a student was injured and a claim was filed. Having the coverage in place helped minimize the impact to the school and the student financially.



OUR TEAM

Our team has over 16 years of experience working with charter schools across the country. We have structured a seasoned team across insurance, consultative, and analytic disciplines to deliver a holistic approach that leads to a superior client experience and risk management solution. All of our team members have experience at the top insurance brokers and consulting firms, but have chosen to work at EPIC to be able to provide a differentiated client experience.



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ABOUT EPIC

EPIC is a unique and innovative retail property and casualty and employee benefits insurance brokerage and consulting firm. EPIC has created a values-based, client-focused culture that attracts and retains top talent, fosters employee satisfaction and loyalty, and sustains a high level of customer service excellence. EPIC team members have consistently recognized their company as a **Best Place to Work** in multiple regions and as a **Best Place to Work in the Insurance Industry** nationally.

EPIC has offices across the U.S., providing Property and Casualty, Employee Benefits, Specialty Programs and Private Client solutions to clients.