
CONTENT AND COMMUNITY PROVIDER RISK MANAGEMENT POLICY

Background

As a result of discussions and meetings with Bolton & Company, Excel Academy Charter Schools require all CCPs to maintain commercial business liability insurance.

1. Purpose

As Excel Academy Charter School (henceforth referred to as The Charter School) contracts with a Content and Community Provider (CCP) for materials, equipment, supplies, or services, that CCP's activities provide an inherent liability risk to The Charter School. Our insurance requirements for our high risk CCPs are to protect The Charter School from loss or lawsuit resulting from any risk occurrence on the part of an underinsured/uninsured CCP who furnishes services to The Charter School..

2. Defining High Risk - Criteria for High Risk CCPs

A CCP 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 Excel Academy students.

- a. **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.
- b. **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.
- c. **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, 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

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when used properly or improperly. Even cooking equipment such as hot cookware and kitchen knives can place students at a high risk of injury.

3. Current High Risk List

Excel Academy Charter School reserves the right to determine whether a CCP is defined as high risk. For the purposes of The Charter School, the following services have been determined to be moderate to high risk. This list is not all inclusive; as new types of CCPs apply to be affiliated with our school, they will be evaluated based on the criteria above and the process below.

3. Process

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

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

1. If the course or activity that is provided by the CCP falls under one of the categories above, a CCP is considered to be high risk unless and until our vetting process proves it to be otherwise.
2. In order to determine whether or not a CCP should be labeled as high risk, the CCP services team visits the website of the service CCP (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 CCP team contacts the CCP directly to investigate the level of risk.
3. Unless the CCP is determined to be low risk after the research and investigation is complete, the CCP is added to our *List of Moderate to High Risk CCPs* tab in our CCP Tracking Spreadsheet.
4. **All** CCPs are asked to provide insurance.

4. Standard Insurance Requirements

- a. Low Risk CCPs
 - i. We accept proof of liability insurance from low risk CCPs in the form of homeowners insurance, renters insurance, and commercial 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.

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- b. We now require all CCPs to list the following Excel Academy Charter School
Technology Drive, I-811, Irvine, CA 92618

- c. Moderate to High Risk CCPs
 - i. We have always required a commercial certificate of insurance with a \$1 million
limit for each occurrence for general liability.