



CharterSAFE Guide to Exposure Change Reporting

As a membership organization, CharterSAFE is dedicated to providing you the tools and resources you need to grow and thrive. As your partner, we are committed to helping you mitigate risks so you can focus on what you do best – empowering your students through education! A key part of risk mitigation is the timely reporting of any operational changes at your school, and this guide will help you determine what you need to report, when you need to report it and how to report it.

What do I need to report?

Members must report key changes that impact the organization including those involving business, operations, contractual & third-party relationships and programs and activities. These changes can range from changes to locations to the creation of new educational programs at your school. Please become familiar with the Change Reporting Guide that starts on the next page to ensure you are aware of any new changes you must report to CharterSAFE.

Why do I need to report changes?

As your partner, CharterSAFE is dedicated to ensuring your school is protected and ready for unexpected events that may come your way, and we can most effectively do this when we are up to date on your school's risk exposure and contact information. Reporting this information in a timely manner allows us to simplify the annual renewal process and ensures there are no gaps in your school's coverage. Failure to report changes to CharterSAFE can result in expensive and negative ramifications. By keeping this information current, you will avoid:

- Inadequate coverage
- Breach of contractual obligations
- Expensive lender-placed insurance
- Unforeseen cost increases and penalties
- Overpayment of member contributions
- Budget shortfalls
- Reduction or cancellation of coverage

How do I report changes to CharterSAFE?

Reporting changes to your school's covered risks and exposures to CharterSAFE is easy and quick. Many changes can be reported through [CharterSAFE's member web portal](#), an easy-to-use online system. By submitting your changes through our web portal, we can create a record of the transaction to ensure your coverage can be validated and verified in the event of a loss or for contractual obligations. The [CharterSAFE Member Services](#) team can also assist you with reporting any changes at your school. Please review the Change Reporting Guide that starts on the next page for instructions on how to report specific changes to CharterSAFE.

The timely reporting of operational changes at your school to CharterSAFE allows us to help you mitigate your risks and exposures. The [CharterSAFE Member Services](#) team is always available to answer any questions about reporting and support you in documenting changes. Together, we can ensure your school stays protected and has the resources it needs to thrive!

CharterSAFE Exposure Change Reporting Guide

If you're unsure of how to proceed with a change, contact the [CharterSAFE Member Services](#) team

Common Business, Operations and Organizational Changes

Change type	When to report	Ways to report	Supporting documentation	Impacted coverage
Changes to property or premises, such as: <ul style="list-style-type: none"> • Addition of new locations • Removal of old locations • Modifications of premises (vacancy, alterations, etc.) 	As soon as details of the change are known, prior to closing of any transaction	<ul style="list-style-type: none"> • CharterSAFE member web portal <li style="text-align: center;"><i>or</i> • CharterSAFE Member Services team 	Leases, financing agreements, project budget	Prop, GL, BR
Changes to vehicles or equipment, such as: <ul style="list-style-type: none"> • Adding those that are newly obtained • Deleting those that have been disposed of 	Prior to or immediately upon obtaining or disposing of vehicle or equipment	<ul style="list-style-type: none"> • CharterSAFE member web portal <li style="text-align: center;"><i>or</i> • CharterSAFE Member Services team 	Lease or purchase agreements if financed	GL, Prop, Auto
Organizational changes: <ul style="list-style-type: none"> • New primary contact • Changes in staff responsibilities for Safety/Risk Control, Finance and Human Resources • Changes that impact annual payroll • School address/email changes • Changes in school leadership roles (permanent and interim) 	As soon as details of the change are known	<ul style="list-style-type: none"> • CharterSAFE member web portal <li style="text-align: center;"><i>or</i> • CharterSAFE Member Services team 	Generally, none	GL, EPL D&O, WC, Crime
Opening or closing of school sites	As soon as details of the school opening/closure is known	<ul style="list-style-type: none"> • CharterSAFE member web portal <li style="text-align: center;"><i>and</i> • CharterSAFE Member Services team 	Leases, financing agreements	All coverage
Expanding or eliminating programs	As soon as details of the program changes are known	<ul style="list-style-type: none"> • CharterSAFE member web portal <li style="text-align: center;"><i>and</i> • CharterSAFE Member Services team 	Agreements associated with the program	All coverage

Creation of new ancillary or support organizations*	As soon as details of the new organizations are known	<ul style="list-style-type: none"> • CharterSAFE member web portal and • CharterSAFE Member Services team 	Formation documents and resolutions	All coverage *may require new policies
Use or ownership of drones	When drone is obtained, prior to use	<ul style="list-style-type: none"> • CharterSAFE member web portal or • CharterSAFE Member Services team 	Lease or purchase agreements if financed	GL, Prop

Common Special Programs and Activities

Change type	When to report	Ways to report	Supporting documentation	Impacted coverage
Field trips and domestic and international travel*	Prior to scheduling	<ul style="list-style-type: none"> • CharterSAFE member web portal or • CharterSAFE Member Services team 	Use agreements *Must notify CharterSAFE at least a month in advance to trigger coverage for international travel	GL, S&VA, Prop, Auto
Outdoor field studies, education and programs	Prior to scheduling	<ul style="list-style-type: none"> • CharterSAFE member web portal or • CharterSAFE Member Services team 	Use agreements	GL, S&VA, Prop, Auto
Parent association or auxiliary organization activities	Prior to scheduling	<ul style="list-style-type: none"> • CharterSAFE member web portal or • CharterSAFE Member Services team 	Facility or property use agreements	GL, S&VA, Prop, Auto
Fundraising and special events	Prior to scheduling	<ul style="list-style-type: none"> • CharterSAFE member web portal or • CharterSAFE Member Services team 	Facility or property use agreements	GL, S&VA, Prop, Auto

Common Contractual and Third-Party Relationship Changes

Change type	When to report	Ways to report	Supporting documentation	Impacted coverage
New or amended contractual arrangements	Prior to execution of the agreement	<ul style="list-style-type: none"> • Submit to the CharterSAFE Member Services 	The new or amended agreements	GL, D&O, Prop, Auto

		team for contract review		
Renewal of existing contracts and agreements with updated requirements	Prior to start of the new agreement	• Submit to the CharterSAFE Member Services team for contract review	The renewal agreements	GL, D&O, Prop, Auto
Circumstances or regulations that require increased liability limits	As soon as details of the changes are known	• Submit to the CharterSAFE Member Services team	The amended agreements	All coverage
Changes in insurance requirements from your authorizer	As soon as details of changes are known	• Submit to the CharterSAFE Member Services team	Updated Authorizing Agreement	All coverage
Authorization renewal	As soon as your school is approved	• Submit to the CharterSAFE Member Services team	Documentation from your authorizer	All coverage

Impacted Coverage Abbreviation Guide

Auto - Automobile Liability & Physical Damage

BR - Builder's Risk

Crime – Crime and fidelity

D&O - Directors & Officers Liability

EPL - Employment Practices Liability

GL - General Liability

Prop - Property

S&VA - Student & Volunteer Accident

WC - Workers' Compensation