CharterSelect
INSURANCE SOLUTIONS FOR CHARTER SCHOOLS

PRE-RENEWAL COVERAGE RUBRIC

Score your policy against *the standard*.

For each coverage area, ring the column that matches your current policy. Built on the gaps we find most in charter-school programs.

HOW TO SCORE

Ring one box per row.
Add the points.
Bring it to your review.

SCHOOL NAME .... CURRENT CARRIER(S) .... RENEWAL DATE .... REVIEWED BY ....

COVERAGE AREA	1 Below Standard EXPOSED	2 Approaching PARTIAL	3 Meets Standard PROTECTED
Property Coverage WATER-DAMAGE SUBLIMIT	Sublimit $100K or less.	Sublimit $100K–$500K.	$500K to full limits — no sublimit.
Educators Legal Liability DEFENSE & LIMIT	Defense erodes the limit; under $1M.	Good limit, but defense sits inside it.	Defense outside the limit; benchmarked.
Abuse & Molestation RETRO DATE & LIMIT	Sublimited or absent; retro recent.	Covered, but retro misses prior years.	Full limit; retro covers prior acts.
Umbrella / Excess UNDERLYING SCHEDULE	One or more lines missing.	Most scheduled; abuse or auto unconfirmed.	All five lines scheduled underlying.
Workers' Comp CLASS CODES & E-MOD	Teachers misclassified; e-mod stale.	Codes mostly right; no recent audit.	Codes verified; e-mod audited.
Cyber & Crime BOTH LINES & OVERLAP	One or neither carried; PII exposed.	Cyber only; wire-fraud gap remains.	Both carried; wire fraud covered.
Retroactive Dates CONTINUITY AT RENEWAL	Retro date moved forward at renewal.	Not verified against prior policy.	Matches prior policy; prior acts kept.

18–21	12–17	Under 12	YOUR SCORE
Well Protected	**Review Recommended**	**Schedule a Review**	/ 21
On standard. Confirm at renewal and hold the line.	Real gaps hiding in the schedule. Worth a closer look.	Material exposure. Let's benchmark before you sign.	

COMPLIMENTARY, NO OBLIGATION

We'll score it for you — line by line.

Aaron Schwen, Founder · 817 · 727 · 2490
aschwen@charterselect.com · charterselect.com