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Board Cover Memorandum

To Board of Education

From Dr. Denise G. Saddler, Interim Superintendent
Jenine Lindsey, General Counsel
Rebecca Littlejohn, Risk Management Officer

Meeting Date June 24, 2026

Subject Catastrophic Accident Insurance for Students - Premium Payment for 2026-2027 Fiscal Year

Ask of the Board Authorization to support funding of Catastrophic Accident Insurance for Students

Background Alliant Student Accident Program (ASAP) ABCover has arranged Catastrophic Student Accident Insurance coverage (underwritten Certain Underwriters at Lloyd’s) at a cost of \$44,088.39 for Groups 1 and 2.

Unfortunately, there are inherent risks of serious or even fatal injuries to students while participating in school sponsored activities, including playing sports, participating in field trips, or even simply being on campus during an act of violence. Providing Catastrophic Accident coverage can help seriously injured students and families ease their financial concerns and provide access to the care they need while promoting healing of the community as a whole. For the District, providing this type of coverage can help reduce any potential liability cost.

Catastrophic Accident Insurance provides a \$1,000,000 Accident Medical Maximum with a 10-year benefit period from the time of the accident. In addition, there is up to \$500,000 in additional monies for assistance (depending on the severity of the injury). The plan also includes \$50,000 for Crisis Management for students and staff and post-injury counseling up to \$2,500 with a limit up to 10 visits.

Group 1 and Group 2 coverage provides coverage for families where their student’s injuries exhaust the limits of coverage available under Basic Student Accident Insurance.

Group 1 includes all students in grades nine (9) through twelve (12) participating in school-sponsored and supervised interscholastic athletic activities, including

athletes, managers, trainers, student coaches, cheerleaders, majorettes, mascots, drill team members, and band participants.

Group 2 includes all students from pre-kindergarten through twelfth (12th) grade while attending regularly scheduled classes and participating in school-sponsored, directly supervised activities, including participation in interscholastic sports for students in pre-kindergarten through eighth (8th) grade. Traveling, provided travel is uninterrupted between home and school to attend regularly scheduled classes, or whilst in School vehicles at any time. Also covered between School and locations to participate in School-Affiliated activities, provided in all cases that travel is direct and without interruption.

Providing this type of catastrophic accident insurance aligns with the OUSD mission of a Full Service Community District.

Discussion

Industry trends show an increase in both severity and frequency resulting in higher risk and costs. The coverage offered by Alliant Student Accident Program ABCover is a low per pupil cost and is more comprehensive, providing coverage to students for injuries that occur during school hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. In addition, the coverage includes all school sponsored interscholastic sports, including tackle football under the Catastrophic coverage.

The District continues to expand opportunities for students to participate in work based learning off site as well as expanding the Middle School Sports League, which allows middle school students to participate in interscholastic athletic activities. These are exciting opportunities for students, however they carry increased risk of injuries to students, some of which could result in significant costs for medical treatment.

There is also a growing concern related to certain playground and sports injuries such as head injuries and concussions and this coverage would provide a significant benefit to students suffering those injuries and could decrease government code claims filed by families who cannot afford medical expenses.

Both the District and our families are better served by the assurance of some accident insurance to cover all students. Requiring families who do not have medical insurance to pay for accident insurance can pose a significant financial hardship for many of our families. This is also out of step with changes in the law generally prohibiting pupil fees in public schools and with our mission to serve the whole child, including facilitating access to healthcare and eliminating inequity. This coverage would significantly benefit our students while enabling the District to comply with its legal and policy requirements at a low per pupil cost.

Fiscal Impact

\$44,088.39 (100% of Usual, Reasonable and Customary charges up to \$1 million per Eligible Accident) Fund 67 Self Insurance Resource 9031

Attachment(s)

- Coverage Enrollment Confirmation Catastrophic Student Accident Insurance 20269-2027
- 26-27 Oakland USD Student Accident Proposal

COVERAGE ENROLLMENT CONFIRMATION CATASTROPHIC STUDENT ACCIDENT INSURANCE



School Year: 2026–2027
Underwritten by: Certain Underwriters at Lloyd’s
One Lime Street | London, UK | EC3M 7HA
Policyholder: **Oakland Unified School District**
1011 Union Street, Oakland, CA 94607

Eligible Insureds

- Group 1** All students in grades nine (9) through twelve (12) participating in school-sponsored and supervised interscholastic athletic activities, including athletes, managers, trainers, student coaches, cheerleaders, majorettes, mascots, drill team members, and band participants.
- Group 2** All students from pre-kindergarten through twelfth (12th) grade while attending regularly scheduled classes and participating in school-sponsored, directly supervised activities, including participation in interscholastic sports for students in pre-kindergarten through eighth (8th) grade. Traveling, provided travel is uninterrupted between home and school to attend regularly scheduled classes, or whilst in School vehicles at any time. Also covered between School and locations to participate in School-Affiliated activities, provided in all cases that travel is direct and without interruption.

Benefit Schedule

Injury Medical Expense Benefit	100% of Usual, Reasonable and Customary charges up to \$1 million per Eligible Accident
Extent of Coverage	Excess
Shared Deductible per Occurrence	\$25,000
Maximum Coverage Duration	10 years after the date of the Eligible Accident
Loss Eligibility and Treatment Start Requirement	180 days
Injury Reporting Period to the School	60 days from the date of Injury
Life Impact Support	Up to \$500,000
Severe Cognitive Impairment	Up to \$250,000
Accessibility Modification Support	Up to \$150,000
Thermal Restoration	Up to \$150,000
Post-Injury Counseling Support	Up to \$2,500, limited to 10 visits
Seatbelt and Airbag	\$5,000
Violence Recovery Support	Up front \$25,000 plus up to \$20,000 in counseling costs
Accidental Death & Dismemberment	\$25,000 Principal Sum
Medical Expenses associated with Loss of Life in respect of Heart, Circulatory or Pulmonary malfunction within 72 hrs. of a covered, connected activity.	Up to \$10,000 plus up to \$10,000 in Funeral Costs

Coverage Period: 07/01/2026 through 06/30/2027

Premium: \$44,088.39 (includes applicable California surplus lines taxes and fees)

Authorization

We are formally requesting issuance of a Catastrophic Student Accident Insurance Policy. We acknowledge that coverage will only become effective upon acceptance of this Coverage Request by CBC Underwriters, Inc. and receipt of the full premium payment by the effective date.

Authorized School District Representative Name	Title
Signature	Date

Please submit this completed form to CBC Underwriters, Inc. prior to the coverage effective date. Premiums listed are offered contingent upon the simultaneous purchase of the accompanying base program quoted separately. Full provisions, exclusions, and program components are outlined in the policy. Terms remain valid for binding up to the proposed inception date.



Oakland Unified School District



Student Accident Insurance Proposal

Presented by
Pamela Dominguez
First Vice President
Date Presented May 27, 2026

Alliant Insurance Services, Inc.
18100 Von Karman Avenue 10th Floor
Irvine, CA 92612
O 949 756 0271

CA License No. 0C36861

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Premium Summary

Coverage	Renewal Premium	
ASAP / AB Cover – Base Student Accident Insurance 2026/2027	\$	72,707.65
ASAP / AB Cover – Catastrophic Student Accident Insurance 2026/2027	\$	44,088.39
Total:	\$	116,796.04

Coverage	Current Program Premium	
Myers Stevens Toohey – Blanket Student Accident Insurance 2025/2026	\$	72,813.00
Myers Stevens Toohey – Catastrophic Student Accident Insurance 2025/2026	\$	51,940.04
Total:	\$	124,753.04

Payment Terms

- Payment is due by the effective date of coverage.
- Agency Bill
- Payment Plan: Annual

Oakland Unified School District Student Accident Blanket – Base Coverage Comparison 2026/27

Coverage Item	Myers Stevens Toohey – Base	ASAP / AB Cover – Base
Underwriter	ACE American Insurance Company	Certain Underwriters at Lloyd's
Medical Expense Limit	\$25,000 per covered accident	\$25,000 per covered accident
Coinsurance	100% UCR	100% UCR
Deductible	\$0	\$0
Treatment/Incurral Period	120 days	120 days
Maximum Benefit Period	730 days (2 years)	730 days (2 years)
AD&D Benefit	\$10,000	\$10,000
Cardiac/Pulmonary Death Expense	\$10,000	Up to \$10,000 + \$10,000 funeral costs
Counseling Support	None	Up to \$1,000, limited to 4 visits

Oakland Unified School District
 Student Accident Blanket – Base Coverage Comparison - continued

Coverage Item	Myers Stevens Toohey – Base	ASAP / AB Cover – Base
Felonious Assault / Criminal Harm	\$5,000	\$5,000
Emergency Sickness / Acute Medical	\$3,000	\$3,000
Eligible Travelers	Students, athletes (excluding tackle football)	Students, athletes (excluding tackle football) + Volunteers and non-enrolled youths
Travel Coverage	Traveling directly and without interruption to or from: (a) residence and School for regular attendance during the Policy Term; or (b) residence or School to participate in School Activities. Traveling in School Vehicles at any time.	Same
Premium	\$72,813. (2025/26) Current Premium	\$72,707.65

Oakland Unified School District Student Accident / Catastrophic Coverage Comparison

Coverage Item	Myers Stevens Toohey – Catastrophic	ASAP / AB Cover – Catastrophic
Underwriter	ACE American Insurance Company	Certain Underwriters at Lloyd's
Medical Expense Limit	\$1,000,000	\$1,000,000
Coinsurance	100% UCR	100% UCR
Deductible	\$25,000	\$25,000
Deductible Incurral Period	2 years	2 years
Treatment Start Requirement	180 days	180 days
Maximum Benefit Period	10 years	10 years
AD&D	\$25,000	\$25,000
Catastrophic Cash / Life Impact	\$500,000	\$500,000
Traumatic Brain / Cognitive	\$250,000	\$250,000
Burn/Cosmetic	\$150,000 Cosmetic Disfigurement from Burns	\$150,000 Thermal Restoration

Oakland Unified School District Student Accident / Catastrophic Coverage Comparison - continued

Coverage Item	Myers Stevens Toohey – Catastrophic	ASAP / AB Cover – Catastrophic
Housing/Vehicle Modification	\$75,000 vehicles, \$75,000 home	\$150,0000 Accessibility Modification
Crisis / Violence Recovery	\$5,000 policyholder + counseling sessions: \$100 per session up to 10 sessions	\$25,000 upfront + counseling costs up to \$20,000
Seatbelt / Airbag	\$5,000	\$5,000
Post-Injury Counseling (non-violent)	None	Up to \$2,500, limited to 10 visits
Cardiac/Pulmonary Death Expense	\$10,000	\$10,000
Eligible Groups	Students, athletes (excluding tackle football)	Students, athletes (including tackle football) + Volunteers and non-enrolled youths
Premium	\$51,940.04 Current Premium	\$44,088.39

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Other Disclosures / Disclaimers - Continued

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

Other Disclosures / Disclaimers - Continued

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a “blanket” additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

See Request to Bind Coverage page for acknowledgement of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
FLOOD INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Optional Coverages – Continued

Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage Oakland Unified School District

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line		Bind Coverage for:
ASAP / AB Cover - Base Student Accident Insurance 2026/2027	\$72,707.65	<input type="checkbox"/>
ASAP / AB Cover – Catastrophic Student Accident Insurance 2026/2027	\$44,088.39	<input type="checkbox"/>

Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insured Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to the final carrier approval. The actual terms and conditions of the policy will prevail.