



NEW BUILDING/PROJECT QUESTIONNAIRE (Construction Occupancy Protection & Exposure - COPE FORM)

When and why does the district need to fill out a COPE Form?

1. Insuring a New Property

- When purchasing commercial property insurance for a new building or structure.
- Required by the insurance carrier to evaluate the risk profile of the property.

2. Making Changes to an Existing Property

- If a building undergoes renovations, changes in occupancy, or updates to fire protection or construction materials, a new COPE form may be required to reflect the updated risk.

3. Policy Renewal or Reassessment

- During a policy renewal, insurers may request updated COPE information if:
 - It's been several years since the last review.
 - There have been changes in use, structure, or exposures.

Does the District need to report all projects?

Yes, the District should report any projects to CSR, that are valued higher than the district's deductible.

Examples of what needs to be reported:

Construction (C): Report changes related to how the building is built or remodeled:

- New construction of a school building or portable classrooms
- Major renovations to roofs, HVAC systems, or structural elements
- Installation of solar panels or other rooftop equipment

Occupancy (O): Report how the building is being used or if that use has changed:

- Converting an administrative building into student instruction space
- Repurposing space for childcare centers, labs, or adult education

Protection (P): Report updates or changes in fire protection and emergency systems:

- Installation or upgrades to fire sprinkler systems

Exposure (E): Report environmental or external risks near the site:

- Proximity to wildfire-prone areas or fault lines
- Vacant or deteriorating structures nearby that pose fire or vandalism risk

Common Project Examples Triggering COPE Reporting:

- Building a new STEM center or gymnasium
- Leasing space to a private daycare or charter school
- Replacing a school's electrical or plumbing systems
- Installing EV charging stations or battery storage units on campus

Questions?

Please contact California Schools Risk Management (909) 763-4900

NEW BUILDING/PROJECT QUESTIONNAIRE

PART 1- GENERAL INFORMATION			
Member:			
Effective Date:			
Location Name/Project Description:			
Street Address:			
City, State, Zip Code:			
Occupancy:			
REPORTING TYPE: New <input type="checkbox"/> Addition to Existing Location <input type="checkbox"/>			
COURSE OF CONSTRUCTION (COC) ONLY		Start Date:	Expected Completion Date:
Are there multiple structures? (If yes, please fill out this COPE form for each structure)			
PART 2- BUILDING INFORMATION			
Building Value	\$	EQ	Y <input type="checkbox"/> N <input type="checkbox"/>
Contents/Personal Property Value	\$	EQ	Y <input type="checkbox"/> N <input type="checkbox"/>
Rental Interruption Value	\$	EQ	Y <input type="checkbox"/> N <input type="checkbox"/>
No. of Stories:	Square Footage:	Year Built:	
Is location on a designated flood plane? Y <input type="checkbox"/> N <input type="checkbox"/>			
CONSTRUCTION TYPE & CLASS		ALARMS	
<input type="checkbox"/> Non Combustible Steel Frame	Class A	<input type="checkbox"/> None	
<input type="checkbox"/> All Reinforced Concrete	Class B	<input type="checkbox"/> Local Fire	
<input type="checkbox"/> Masonry Const./Wood Roof	Class C	<input type="checkbox"/> Local Burglar	
<input type="checkbox"/> Masonry Const./Non Comb Roof	Class C1	<input type="checkbox"/> Central Fire	
<input type="checkbox"/> Concrete Block/ Non-Comb Roof	Class C3	<input type="checkbox"/> Central Burglar	
<input type="checkbox"/> Concrete Block/ Comb Roof	Class C4	<input type="checkbox"/> 24 hour watchman	
<input type="checkbox"/> Concrete Block	Class CB	<input type="checkbox"/> Sprinkler Equip. %	% sprinklered
<input type="checkbox"/> All Combustible (Wood Frame)	Class D	<input type="checkbox"/> Perimeter Protection	
<input type="checkbox"/> Fire Resistive,	Class FR	COMPOSITION DETAILS (if applicable)	
<input type="checkbox"/> Mixed Non-Comb/Comb	Class M	Roof	
<input type="checkbox"/> Steel	Class S	Floor	
<input type="checkbox"/> Unknown	Class Unknown	Wall	

Additional Comments:

Requested By: _____
 Date: _____

Note: If the member has requested an increase in values more that \$25M in values or is requesting an addition of a new location with increase values in excess of \$25M the information needs to go to Underwriting for approval and possibly additional premium.

The Memorandum of Coverage (MOC) provides a \$100,000,000 sublimit (All Risk excluding EQ) for projects at new or existing sites with a final contract value of \$100,000,000 or less. Projects requesting EQ coverage can be added if their final contract value is at or below \$25,000,000.