

# Insure Your PTA

## And Ensure the Success of Your Programs!

To qualify for coverage with our program, potential insured's are defined as: Education and School related Associations operating as Parent Teacher Associations, Parent Teacher Organizations, Booster Clubs, or other foundations or approved non-profit Organizations and established to solely to support educational and school activities. In addition, to be an acceptable risk, such PTA, PTO, Booster Club, or other non-profit Foundation or Organization must: (i) be formed exclusively for educational and school related purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code; (ii) be non-commercial, non sectarian, and non-partisan; and (iii) work directly with the applicable schools to provide quality education, promote the health and welfare of children.

### GENERAL LIABILITY with Medical Payments

The General Liability coverage protects you from lawsuits if someone was injured at one of your organization's activities and held you responsible. The liability limit for a lawsuit is \$1,000,000 or \$2,000,000, with no deductible. Some activities covered include **skating parties, fall carnivals, bounce houses, dunking booths, fun runs, auctions, and more. Injuries resulting from transportation are not covered.**

General Liability coverage also has a separate component that gives insureds access to a minimum of \$5,000 in **Medical Payments even if no lawsuit has been filed**, for injuries sustained at one of your organization's activities. Because the Medical Payments coverage is a separate component of the GL policy, outside of a lawsuit, fewer exclusions apply. Under the Medical Payments component, coverage for injuries involving mechanical rides, school buses, automobiles, and watercraft are not specifically excluded. Medical Payments limits are \$10,000, \$25,000, and \$50,000, with no deductible.

**Media Liability-** As a supplement to your General Liability policy we also offer Social Media Liability Coverage. This coverage is designed to protect you from liability in the event you accidentally misuse or disclose information on your website or other social media site. This includes misuse of logo, copyright, pictures, confidential information and other misrepresentations or misappropriations.

### BOND INSURANCE

The Bond coverage protects your money. It covers **anyone who your organization trusts with the money** whether it's a President, Treasurer, board member, volunteer, or courier. If that person embezzles (runs off) with your money, this coverage would replace those missing funds. The bond limits are \$10,000, \$25,000, and \$50,000, with a \$250 deductible.  
(Higher limits are available, Contact AIM for pricing)

### INLAND MARINE (BUSINESS PERSONAL PROPERTY)

The Inland Marine (Business Personal Property) coverage protects **your raffle merchandise, auction items and fund-raising supplies while it is in your possession**. This coverage also protects any personal property of your organization such as **popcorn machines, snow cone makers, school store supplies, emergency relief supplies, and more**. The Inland Marine coverage limits are \$10,000, \$25,000, and \$50,000, with a \$250 deductible.  
(Higher limits are available, Contact AIM for pricing)

### OFFICERS LIABILITY

The Officers Liability coverage protects the organization from lawsuits for "wrongful acts". If someone sued the officers of your organization for mismanagement, misrepresentations, dissemination of false or misleading information, or inappropriate actions this coverage would pay to defend you against those actions. This coverage is also referred to as **Directors and Officers Liability (D&O)**. The coverage limit is \$1,000,000, with a \$1,500 deductible.

**AIM** offers a complete protection plan designed specifically for PTAs. All policies run annually from the day AIM receives the completed application and payment, upon underwriting approval. For complete details, call **1-800-876-4044**.

*You may also apply for coverage with an electronic check or credit card at:*

[www.aim-companies.com](http://www.aim-companies.com)



This is only a summary of policy coverage and in no way takes precedent over actual policy language. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence.