

PTA Insurance Program

Description of Coverages

AIM offers a complete protection plan designed specifically for Parent Teacher Groups. To qualify for coverage under 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 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

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. Media Liability limits are \$25,000, \$50,000, \$75,000, and \$100,000, with no deductible.

Professional Liability (Directors & Officers Liability)

Professional 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. The coverage limit is \$1,000,000, with a \$1,500 deductible.

Fidelity Bond (Commercial Crime)

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)

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)

All policies run annually and are subject to underwriting approval.

Apply for Coverage online at: www.aim-companies.com or call us today at 800-876-4044

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.