



Parent Teacher Group 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.

Event Insurance

Event Insurance (General Liability) 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. A **Medical Payments** limit of \$5,000 is included in every General Liability Policy. Options for increased Medical Payments limit are \$10,000, \$25,000, and \$50,000, with no deductible.

Media Liability- We also offer Social Media Liability Coverage as a supplement to your General Liability policy. 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 the logo, copyright, pictures, confidential information and other misrepresentations or misappropriations.

Embezzlement Insurance

Embezzlement Insurance (Bond) protects your money. It covers anyone your organization trusts with 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)

Directors & Officers Liability

Directors & Officers (Professional) Liability coverage protects organizations 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 them against those actions. The coverage limit is \$1,000,000, with a \$0 deductible.

Property Insurance

Business Personal Property (Inland Marine) Insurance protects your raffle merchandise, auction items and fundraising supplies while they are 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)

Let us help you determine what coverage is right for your Parent Teacher Group!!



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