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# Safety Guide

for Parent Teacher Associations



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# GENERAL PTA INSURANCE FAQs

## Why Does Our PTA Unit Need Insurance?

PTA Insurance is designed to protect your PTA, members, directors, officers and volunteers from claims or lawsuits that hold them personally accountable for accidents that occur at a PTA event.

The PTA Loss Control is designed to provide you with guidelines and safety tips of how you can better protect yourself and your PTA Unit from the threat of financial loss and/or lawsuits.

## Optional Coverages

Liability Plus	\$65*
Bonding Plus	\$64*
Directors & Officers Liability Plus	\$50*
Accident Medical Plus	\$98*
Property Plus	\$100*

*\*Prices are minimum prices and subject to change without notice.*

## How to Obtain PTA Insurance?

This coverage can be purchased by calling R.V. Nuccio & Associates, Inc. at 1-800-567-2685 or online 24/7 at [protectyournonprofit.com](http://protectyournonprofit.com).

## LIABILITY PLUS

The school year is in full swing, and your PTA unit is ready to make this another great year for the kids. But before you begin setting up for the next three-legged race make sure you have taken the necessary steps to properly protect your PTA Unit against liability claims. Liability Plus covers PTA meetings, fundraisers, or sponsored events, including events off school property.

Liability Plus is the most commonly purchased coverage among PTA units and is crucial to the protection of PTA operations as a whole. With Liability Plus, no matter how many carnivals, book fairs, picnics, three-legged races and other events that your PTA organizes, you can worry less about whether or not you are covered, and concentrate more on the success of your event. After all, your commitment is to the kids!

## Who is Insured Under Liability Plus?

Liability Plus is available to any PTA Unit wishing to purchase this liability protection. Coverage is extended to include any PTA officer, director, member, volunteer, or employee.

## What is Insured Under Liability Plus?

RVNA offers the best and broadest and most financially secured coverage for any PTA within the U.S. While other insurance providers exclude essential coverages, we understand the importance of having the broadest policy made available to PTAs across the country. Liability Plus includes a \$1,000,000 Per Occurrence/\$2,000,000 Aggregate Limit.

## There is no deductible, and coverage is included for the following:

- ✓ **Bodily Injury Liability**  
Protects against liability that may arise from the injury or death of another person
- ✓ **Property Damage Liability**  
Protects against liability for damage to property of another, not in the care, custody and control of the PTA.
- ✓ **Personal Injury Liability**  
Protects against liability for third party claims for damages that are other than physical such as libel, slander, false arrest, wrongful eviction, invasion of privacy, etc.
- ✓ **Advertising Injury Liability**  
Protects against lawsuits arising from libel, slander or copyright infringement in the course of advertising goods, products or services.
- ✓ **Products Liability**  
Protects against claims arising out of the use, handling, or consumption of a product provided by your PTA.
- ✓ **Damage to Rented Premises Liability**  
Damage to real property under your care, custody or control, such as a gymnasium.
- ✓ **Non-Owned/Hired Automobile**  
Non-Owned Auto Coverage means auto liability coverage for claims resulting from volunteers driving their auto while on PTA business. Hired Auto Coverage means auto liability coverage for claims resulting from rented/hired auto/van/charter bus used for PTA business to transport volunteers or kids.
- ✓ **Non-Owned Watercraft Liability (less than 51ft in length)**  
Watercraft includes boats not owned by the PTA.
- ✓ **Sexual Misconduct Liability**  
Protects PTAs for sexual misconduct, abuse, and molestation claims.
- ✓ **Named Insured Extended to Include Volunteers when Enjoined with PTA**  
Coverage is extended to include any officer, member, director, salaried employees, and volunteers.
- ✓ **Supplemental Defense Costs**  
Legal defense costs are in addition to your limit of liability.
- ✓ **Medical Payments under Liability Plus**  
Provides protection for injured individuals while donating their services at the time of injury for the benefit of the PTA.

## Where is Liability Plus Coverage Applicable?

The territory of this policy is the USA, its territories and possessions, Puerto Rico and Canada.

## When is Liability Plus Coverage Applicable?

The policy period is one calendar year. You may choose the effective date of your policy, and it will expire the same day the following year. A new school year for the kids may also include a new PTA leadership. It is important as the leadership in the unit changes that coverage renewal is a task delegated to the incoming officers. Don't risk a lapse in coverage!

## Naming Other Entities/Committees on Your PTA Insurance

PTA and booster clubs, grad night committees or other community organizations represent different legal entities, much like a school district and a PTA, and cannot be properly protected under the same insurance policy. This condition exists whether or not the PTA sponsors and/or co-sponsors another organization, and can only be remedied by obtaining separate and individual coverage for the booster club, grad night committee or other community organization. Every time you name another entity on your policy, you have agreed to share your limit of liability, and to defend that other entity should a lawsuit arise. Do not let any other entities or separate committees use you for your insurance. Protect your insurance and use it only for your PTA.

## Working with Concessionaires or Commercial Vendors

A concessionaire or commercial vendor, is a person (or organization) who has a for-profit attraction (such as a carnival amusement ride, skating vendor or food booth), that they will operate or conduct on behalf of the PTA for a percentage of the receipts, or for a specified sum of money. Such a person (or organization) is an independent contractor. The PTA is protected against claims or suits arising out of the operations (unless excluded) of these independent contractors. However, the independent contractor is afforded NO protection under the PTA policy and should, in fact, provide the PTA with a Certificate Of Insurance. This Certificate Of Insurance should show that the independent contractor/vendor has in-force liability insurance with limits of at least \$1,000,000, and it should also name your PTA Unit and the State PTA as Additional Insured's. The independent contractor will sometimes attempt to charge the PTA for the cost of this Additional Insured endorsement. Which must be added to their insurance policy. Because they are about to earn a profit, the price is negotiable, or if you are very convincing, the cost of the endorsement can be absorbed by the independent contractor. If the independent contractor/vendor is unable or unwilling to provide a Certificate Of Insurance naming the PTA Unit and the State PTA as Additional Insured's, you would be extremely wise to find another concessionaire, commercial vendor, or independent contractor.

## What is Excluded (Not Covered) Under Liability Plus?

While you will find our General Liability coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of liability insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

### **x Owned Automobile Liability**

An owned auto is defined as any auto that is owned in part or in full by, or registered to, any PTA or group entity.



**x Owned Watercraft Liability**

An owned watercraft is defined as any watercraft that is owned in part or in full by, or registered to, any PTA or group entity.

**x Owned and/or Non-Owned Aircraft Liability**

Any type of aircraft, including but not limited to, hot-air or lighter-than-air balloons.

**x Property Damage**

Damage to any real or personal property that is owned by, or in the care, custody or control of the PTA or group. Coverage for most property that fits this category may be purchased under the Property Plus coverage option.

**x Workers' Compensation**

Any and all sums that would be recoverable under Workers Compensation insurance, whether or not such contract exists.

**x Any Type of Excavation**

Any type of excavation or construction involving excavation.

## **Activities, Events, and Loss Control**

With over 60 years of expertise, we've come to advise PTAs on how to put on safe events that minimize their exposure to accidents. The following activities are commonly put on by PTAs across the nation. Included are recommended guidelines that will ensure for a safe event.

### **1. After School Programs**

As our schools continue to experience reduced spending budgets, they are asking school groups to run many programs that were traditionally run by the school. You are advised to fund the classes for the school district and not to run them directly. After school programs are subject to the same legal issues that a school faces. Not only is there a General liability exposure, but also a Worker's Compensation exposure, potential IRS tax and penalty problems and employment related laws, all of which are outside of the scope of this liability coverage. Many PTAs have successfully funded these after school programs through their school, Parks and Rec Department, or YMCA.

✓ **Hold these programs on school grounds**

✓ **Classes should be academic, and not athletic in nature**

✓ **Volunteers should teach or conduct the classes**

✓ **If you use an outside vendor, have them add your school group as an Additional Insured on their \$1,000,000 General Liability policy and provide you with proof of Worker's Compensation Insurance**

### **2. Animal Games/Rides/Rodeo/Roping**

You are strongly advised not to sponsor activities involving animals. These activities include horseback riding, pony rides, elephant rides, donkey basketball or any type of game or ride involving an animal. Should your PTA elect to proceed with this activity, follow these guidelines to reduce your exposure to a lawsuit:

✓ **Have participants sign a Liability Waiver available from the school district business manager**

- ✓ **Keep the event on your school campus**
- ✓ **Use a vendor that is able and willing to add your school group as an Additional Insured on a \$1,000,000 liability policy**

### **3. Athletic/Sports Activities or Events**

Athletic, sports, and physical type activities or events can cause serious injury. Often school districts will drop their sports or athletic programs because of the liability exposure. We recommend that you fund these programs for the school district by donation and do not run them directly as a PTA activity. Athletic or sports activities can include baseball, basketball, cheerleading, football, gymnastics, martial arts, swimming, tennis, track and field, and volleyball, or any event or enrichment class involving physical activity. Should your school group elect to proceed with this activity, follow these guidelines to reduce your exposure to a lawsuit:

- ✓ **Have all participants (and parents of minor children), sign a Liability Waiver available from your school district business manager or on our website ([protectyournonprofit.com](http://protectyournonprofit.com))**
- ✓ **Keep the event entirely on campus. Use only school property**
- ✓ **Require participants to have their own medical insurance**
- ✓ **See if your school district offers low-cost accident insurance to parents or your PTA or buys our Accident Medical Plus**

### **4. Bake or Food Sale**

We recommend that you advise the volunteers to take care in the preparation and storage of the food to be sold. Place special emphasis upon the preparation and storage during transportation, of food items that are salmonella contamination prone, including but not limited to, chicken, beef, or food items that contain milk products or mayonnaise. Highlighted below are some helpful tips to ensure a safe and successful event.

- ✓ **Clearly label all items that may contain common food allergies (such as peanuts)**
- ✓ **Refrigerate food that must remain cold**
- ✓ **Make sure all food items are properly packaged**
- ✓ **If your state has any health department requirements, make sure you follow them**

### **5. Bonfire/Campfire**

Because of a significant bodily injury exposure, you are advised not to sponsor this activity. This activity can also cause severe property damage.

### **6. Boy Scouts**

This activity is not excluded by our policy.

### **7. Candy or Wrapping Paper Sales**

We recommend that you advise the parents not to allow the children to sell the items door-to-door without adult supervision. Parents should also accompany their children when selling in any public locations. Try not to eat the profits!



## 8. Car Parking/Valet/Parking Attendants

Often PTAs will find themselves asked to have volunteers help direct traffic to park at their sponsored events. Sometimes, the volunteers are in charge of collecting money for parking fees. We advise you not to allow the volunteers to drive another individual's vehicle at these events. Do not provide valet service. Allow attendees to park the cars themselves in a prearranged location.

## 9. Carnival/Fair

This carnival type activity is normally held on school grounds. Carnivals/Fairs have many risks associated with them. You may have many types of activities that are running at the same time. We advise that you put in place a "safety engineer" to oversee safety requirements. We recommend that you hire an insured commercial vendor or concessionaire that provides games and amusement devices and that you have the vendor run the game or amusement device directly. A concessionaire or commercial vendor, is a person (or organization) who has an attraction (such as a carnival amusement ride, skating vendor or food booth), that they will operate or conduct on behalf of the PTA for a percentage of the receipts, or for a specified sum of money. The PTA is protected against claims or suits arising out of the operations of these vendors. However, the vendor is afforded no protection under the PTA policy and should, in fact, provide the PTA with proof of insurance. Ask your vendor to provide you with a Certificate of Liability as proof of insurance. It should show that the vendor has in-force liability insurance with limits of at least \$1,000,000, and it should also name your PTA Unit and the State PTA as Additional Insured's.

## 10. Car Wash

This event can be a great fundraiser for your PTA. Have fun and keep your volunteers safe with these tips:

- ✓ Advise volunteers washing cars to not wear any jewelry that can scratch a car's paint
- ✓ Volunteers should wear proper footwear to prevent slipping on water and soap
- ✓ You are advised not to let anyone, other than the owner, move or drive the vehicle

## 11. Child Care

This activity should take place at PTA meetings on school grounds. We recommend that:

- ✓ Parents be close by and on campus at all times
- ✓ There are at least two adults (both over 18 years of age) in attendance at all times
- ✓ Volunteers should not change diapers
- ✓ All hot fluids are kept outside of the child care room or area

## 12. Construction

Because of a significant bodily injury and property damage exposure, you are advised not to sponsor this activity. Let this activity be a school activity with the participants volunteering directly to and under the direction of the school. See the section regarding **Playground And Other Equipment Or Improvements**. In addition to a bodily injury exposure to participants,

there is also an excavation exposure. Should your project damage a gas pipeline, water main or phone service to neighboring facilities, the consequential loss can be very large in scope. Leave this activity to the professionals.

### **13. Craft Fair**

Planning your annual craft fair? Craft Fairs are a great way for children to express their artistic abilities and fund-raise for the PTA at the same time!

- ✓ **This event should take place on school grounds**
- ✓ **Make sure money collected is safely accounted for, deposited and insured with Bonding Plus**
- ✓ **Try not to sell any items that will pass through a Child Choke Testing Tube**

### **14. Crossing Guards**

You are advised to fund a crossing guard program for the school district and not to actively participate in the guard program, or any program that involves the control of street vehicle traffic.

### **15. Day Care**

As more and more parents have to utilize day care, your school may ask you to run a day care program prior to the school opening and after school. A day care program has strict state regulations and requires inspections, licensing, and experienced personnel. Your PTA insurance does not contemplate any of the legal issues involved with running a day care. We recommend that you fund these day care programs for your school and not run them directly.

### **16. Dunk Tanks**

Unfortunately, individuals being dunked in Dunk Tanks have experienced injuries. A safer alternative to a Dunk Tank is the Sponge Toss. Should your school group elect to proceed with this activity, follow these rules to reduce your exposure to a lawsuit:

- ✓ **Do not rent this device and operate it yourself**
- ✓ **Do not use a homemade or borrowed device**
- ✓ **Use a vendor that is able and willing to provide and operate the device and to add your school group as an Additional Insured on no less than a \$1,000,000 liability policy**

### **17. Enrichment Programs**

See **After School Programs**.

### **18. Field Trips**

Field trips may be organized by the PTA in conjunction with the school.

- ✓ **Make sure that you count the children throughout the day and that all children are accounted for before going to and leaving from your destination**
- ✓ **If the PTA is transporting students, arrange for chartered bus services through the school district, and do not transport anyone by private passenger auto**
- ✓ **Have at least two adults (both over 18 years of age) in attendance at all times**

- ✓ There should be a ratio of 1 adult to every 4 children
- ✓ Have all participants (and parents of minor children), sign a Liability Waiver available from your school district business manager or on our website ([protectyournonprofit.com](http://protectyournonprofit.com))

## 19. Firearms

Because of a significant bodily injury exposure, you are advised not to sponsor any activities involving firearms or any other potentially lethal weapons.

## 20. Fireworks/Pyrotechnics

Coverage for this activity is excluded (**not covered**). This includes the use of fireworks, the sale of fireworks, commercial fireworks displays or similar type pyrotechnic display or device, including flash pots, smoke pots, and rocketry.

## 21. Fishing

Although this activity is not excluded, caution is advised. There is limited Liability coverage on vessels larger than 51 feet.

## 22. Foam/Blacklight/Color/Paint Parties

Entertaining children and coming up with fresh ideas to fund-raise is a challenge. Unfortunately, these types of parties can be quite risky. The substances used (color powder, blacklight powder, foam, etc.) may contain harmful ingredients or cause serious allergic reactions, burns and loss of eyesight. Keep the children's safety a priority when planning innovative activities.

## 23. Grad Night

Common types of grad nights include dances, dinners, casino nights, activity centers and amusement parks. Often the students arrive at a selected time and are kept until a selected time to leave. Grad nights often include athletic activities along with mechanical rides and amusement devices.

- ✓ You are encouraged to have all attending students and parents sign accident waivers
- ✓ Vendors and concessionaires should provide proof of insurance and add the PTA Unit as an Additional Insured
- ✓ Security provided for the event, when needed, should be licensed and insured
- ✓ We advise that a parent or authorized adult drop off and pick up students
- ✓ When grad night is held off school premises, do not transport anyone by private passenger auto. Instead, arrange for chartered bus services through the school district
- ✓ For more helpful tips, see the section on Post Prom/After Prom Parties

## 24. Golf Game/Tournament

Having a golf game or tournament? Check out our Weather Insurance Coverage to protect your event from inclement weather.

## 25. **Haunted House**

Helpful Tips to ensure a safe and spooky Haunted House:

- ✓ You are advised to appoint a volunteer parent as the safety committee chairperson
- ✓ This event should take place on school grounds
- ✓ Have an inspection performed by your local fire department
- ✓ Be sure not to use strobe lights as these can trigger seizures

## 26. **Hay Ride**

Ways to Make Your Hay Ride Safer:

- ✓ Arrange to have a responsible vendor provide the tractor, wagon, and driving services. Get a Certificate of Insurance from the vendor with your PTA added as an additional insured
- ✓ Select the route for your hayride carefully, and inspect it for hazards
- ✓ Make sure the wagon has sturdy side panels. Don't use flatbed-type vehicles
- ✓ Don't allow the driver to tow more than one hay wagon at a time
- ✓ Don't allow anyone to stand or crawl around while the wagon is in motion
- ✓ Have a volunteer supervise the loading and unloading of passengers
- ✓ All passengers should keep their arms and legs in the wagon at all times
- ✓ Do not use horse-drawn wagons for hay rides

## 27. **Highway/Street Beautification/Clean Up**

You are advised not to sponsor this activity.

## 28. **Ice Skating and Roller Skating**

This event is typically held at a local skating rink, or operated by a vendor on school grounds. If your Unit uses a local vendor, be sure that the vendor supplies you with a Certificate Of Insurance for at least \$1,000,000 and that it names your local PTA as an Additional Insured. Because of the supervision exposure, this event works best if the parents are required to bring the kids to the rink, and to stay there during the event. There is a high probability of injuries for this event. For this reason, we suggest the PTA get signed accident waivers for all participants.

## 29. **Instructional Classes**

Holding an instructional class? See the **Enrichment Programs** section.

## 30. **Moon Bounce/Bounce House**

Follow these rules to reduce injuries when using Moon Bounces or Bounce Houses:

- ✓ Do not rent, borrow, or operate this device yourself
- ✓ Use a vendor that provides and operates the device and adds your school group as an Additional Insured to their \$1,000,000 liability policy
- ✓ Put children of similar age and size together

### 31. **Mud Runs/Obstacle Courses**

The latest rage around the nation is mud runs and obstacle course races. The promoters of these events are experiencing serious injuries including deaths. A safer alternative is a **Walk-A-Thon or Jog-A-Thon**.

### 32. **Overnight Activities**

Although this activity is not excluded, you are advised not to sponsor overnight activities. During the entire event, you are responsible for everything that happens to the kids. If your school group wants to have this type of activity, let it be a school activity and not a school group activity. Normally, schools will not agree to sponsor this activity because of the liability exposure.

### 33. **Parade Float**

Marching in a parade is an approved activity. If your PTA decides to participate in a parade with a float, certain safety procedures should be followed.

- ✓ **Have a responsible vendor provide the vehicle and trailer. Get a Certificate of Insurance from the vendor with your PTA added as an additional insured**
- ✓ **Have participants walk alongside the float, and not ride on the float**
- ✓ **You are advised not to throw any candy or favors into the crowd**

### 34. **Playground and Other Equipment or Improvements**

In addition to playground equipment, this advisory includes the procurement of any type of school equipment including but not limited to, computers, benches, tables, bike racks, desks, rugs or other furnishings, disaster kits, fencing, landscape, or other area improvements or betterment. These types of equipment or improvements often exist for up to 25 years, as will your liability exposure. You are advised to fund the purchase for the school district, and not to be involved in the purchase or installation of any of these items. Do not purchase these items directly, and then gift them to the school. Instead, give the school or the school district the necessary funds, and let them arrange for the purchase and installation. Make arrangements with the school prior to fund commitment, to make sure that the items will remain at your school. If you are about to make this type of donation, you have the power to negotiate. Use it.

If parents desire to be involved in the installation of playground equipment, in an effort to reduce the cost, allow them to volunteer directly to the school, and not through the PTA. Do not identify the installation, in any way as a PTA project. Allow the installation to be a school project; organized, operated, directed, and controlled by a school employee(s).

### 35. **Post Prom/After Prom Party**

Young people attend parties throughout the year, but peer pressure is highest as graduation approaches when energy and excitement run high and students feel invincible. The Post Prom Party, Grad Night, After Prom Party, Senior All Nighter or a Lock in, is a chance to give our young people a wonderful memory while keeping them safe. They don't have to make a decision to drink or not to drink, and everyone has a party to attend and celebrate together. No one is left out. In the case of a senior prom or graduation celebration, it will be the last time seniors will be together as a class. Parents will know where their students are, what they are doing and that they are safe while having the time of their lives. If your school already hosts an all-night prom or graduation party, congratulations! If not and the PTA has decided to run this event please take

precaution and plan a safe event. Many resources for fun ideas can be found on the internet.

### **Tips to ensure a safe and successful Post Prom/After Prom Party event:**

- ✓ **The PTSA Post Prom Committee can purchase an entertainment package, from a vendor providing the manpower to setup and run all of the games and activities, which means parent volunteers do not have to spend time putting them together and setting them up before or taking them down after the event**
- ✓ **Use a vendor that is licensed and provides you proof of insurance, protecting your PTA as an additional insured**
- ✓ **Chaperones should be over 18 years of age and volunteer in shorter shifts to encourage better supervision of students**
- ✓ **Have all students and their parents sign liability waivers**
- ✓ **Hold this event on school property or if that is not possible, select a facility similar to a YMCA that is in the business of providing these fun, organized activities**
- ✓ **Amusement parks are a great alternative!**

### **36. Rock Climbing Walls**

Rock Climbing Walls are common amusement devices that are becoming very popular choices for PTSA activities. While fun, Rock Climbing Walls are not the safest activity of choice.

- ✓ **Hire a licensed and insured vendor that will set up, run, and take down the Rock Climbing Wall and stays in attendance the entire time**
- ✓ **Have the vendor add your group as an Additional Insured on their \$1,000,000 liability policy**
- ✓ **Have all participants sign a Liability Waiver available from your school district business manager or find one on our website ([protectyournonprofit.com](http://protectyournonprofit.com))**
- ✓ **Keep the event on your school campus**

### **37. Rummage Sale**

This event should be held on school grounds. You are advised not to sell any used electrical or mechanical devices. You are also advised to appoint a volunteer parent as the safety committee chairperson. Have all items pre-inspected by this safety chairperson and eliminate the items that could be considered unsafe to young children.

### **38. Serving Alcohol at Your Event**

Silent Auctions, Wine Tastings, and Fundraising Dinners are great fundraisers and often alcohol is available for consumption. Because these events sometimes involve the use of alcoholic beverages, and therefore a liquor liability exposure, be aware that if an individual consumes too much wine and is then involved in a traffic accident, the PTA could be named in a lawsuit, should one arise.

- ✓ **Keep a tight control on the amount of wine or other alcohol that any individual consumes**



- ✓ **Have this event at an established local hotel or restaurant that will have the necessary liquor license and liquor liability insurance coverage**
- ✓ **There is no coverage for the furnishing or serving of alcoholic beverages if the PTA receives any monetary compensation.**
- ✓ **if furnishing or serving alcoholic beverages, please contact R.V. Nuccio & Associates for a One Day Special Event Policy where liquor liability can be purchased**

### **39. Swimming**

At RVNA, we understand that swimming parties may sound like a great idea. While we do not exclude swimming from our Liability Plus policy, we strongly advise you not to run this event directly. Allow your school to run the event. Make sure that there is a certified lifeguard over the age of 18 on duty at all times. Require parents to stay on the premises and to help chaperone this event.

### **40. Transportation**

Under our Liability Plus Insurance, your PTA is also provided coverage for Non-Owned and Hired Automobiles. Non-Owned Auto Coverage means auto liability coverage for claims resulting from volunteers driving their auto while on PTA business. Hired Auto Coverage means auto liability coverage for claims resulting from rented/hired auto/van/charter bus used for PTA business to transport volunteers or kids. Types of events where the PTA would need this coverage include Field Trips, Grad Nights, After Prom Parties, Meetings, Off Campus Fundraisers, Golf Tournaments, Special Events, and more. In addition, board members often drive on behalf of the PTA to make deposits at the bank, to pick up fundraising materials, and to deliver supplies for PTSA activities.

- ✓ **If traveling multiple board members to conventions or district meetings, executive tour buses are popular, practical, and cost-effective forms of transportation**
- ✓ **Use chartered school district bus services to transport children to or from PTA activities**

### **41. Walk-A-Thon or Jog-A-Thon**

Traditionally Walk-A-Thons and Jog-A-Thons are activities that are easy to plan and make for a profitable fundraiser. What are some tips for making my Walk/Jog-A-Thon successful?

- ✓ **Provide multiple water stations for participants**
- ✓ **Make sure all routes are well marked and hazard free**
- ✓ **Have the school set up a first aid station**
- ✓ **Require proper footwear to be worn by participants**
- ✓ **We recommend that all participants sign a Release Form or accident waiver**
- ✓ **This event should be held on school grounds and should not cross public roads**

# BONDING PLUS

Your PTA Unit works hard all year raising funds for activities to benefit your school and its students but are you prepared if the unthinkable occurs and something happens to those hard-earned funds? Because PTA money is often kept in private homes overnight and can be in the custody of various PTA officers, it is exposed to a high likelihood of loss by embezzlement, robbery, and theft. Bonding coverage is designed to protect the PTA money against these types of mishaps. Without this coverage, recovery from a financial loss can take years, erasing all the hard work put in by PTA leadership of the past, present, and future.

## Who is Insured Under Bonding Plus?

Bonding Plus is available to any Unit, Council, or PTA District.

## What is Insured Under Bonding Plus?

Bonding Plus coverage protects the PTA Unit against exposure to financial losses due to employee dishonesty, forgery, alteration, theft, disappearance or destruction. This policy has three coverages, each with a separate, per loss limit, with a \$250 deductible. An employee is classified as any elected officer, committee chairperson (whether elected or appointed) or any member of the organization acting as a volunteer. A brief description of the coverage follows:

- ✓ **Employee Dishonesty**

Provides protection for the loss of money, securities and other property resulting directly from one or more fraudulent or dishonest acts committed by an employee (as defined above) acting alone or in collusion with others.

- ✓ **Forgery or Alteration**

Provides protection for loss resulting from forgery or alteration of outgoing checks, drafts, promissory notes and similar instruments drawn against the Insureds accounts.

- ✓ **Theft Disappearance and Destruction**

Provides protection for loss resulting from theft, disappearance or destruction. This coverage is divided into two parts, each with its own separate per loss limit.

### **PART A: LOSS INSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, within the premises. The definition of premises has been enhanced to include the interior of that portion of any building that is used by the insured while conducting business.

### **PART B: LOSS OUTSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, outside the premises while being conveyed by a messenger, or while within the living quarters in the home of any messenger. The definition of messenger has been enhanced to include the Insured or any employee (as previously defined) who is duly authorized by the Insured to have the care and custody of the insured property outside the premises.

## **Where is Bonding Plus Coverage Applicable?**

The territory of this policy is the USA, its territories and possessions, Puerto Rico and Canada.

## **When is Bonding Plus Coverage Applicable?**

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year. There is also a discovery period that extends beyond the expiration date of the policy. This discovery period is one year from the end of the policy period with the provision that the loss, or the occurrence or act that gave rise to the loss, occurred during the policy period.

## **What are Tips to Safeguard the PTA's Funds?**

Don't be afraid to ask questions or assume you are the only one who does not understand a transaction. As a member or an officer of the PTA, you have a responsibility to keep the organization healthy and your funds safe!

- ✓ **Keep checks in a safe and secure area**
- ✓ **Never pre-sign blank checks**
- ✓ **Have 2 signatures on all PTA checks**
- ✓ **Look for missing or out-of-sequence checks**
- ✓ **Do not make checks out to cash**
- ✓ **Track all bills paid by keeping copies of invoices and matching receipts**
- ✓ **Review all bank statements and check records each month; review should be done by someone who is not the treasurer**
- ✓ **Have an annual audit of PTA records completed and an audit completed every time officers who handle money take office, particularly the treasurer**
- ✓ **Verify wire transfers**
- ✓ **Verify cash logs and always provide receipts along with bank deposit slips**
- ✓ **Make bank deposits the same day or next business day**
- ✓ **Have at least two people present when counting money and utilize a "Funds Received" form**
- ✓ **Maintain timely and complete financial information at all times**
- ✓ **Review accounts payable, vendor, and donation lists for suspicious names or businesses**
- ✓ **Include a copy of filed tax forms in the Treasurer's, Secretary's and President's records**
- ✓ **Purchase Bonding Plus Insurance coverage for your PTA**

## What is Excluded Under Bonding Plus?

While you will find our Bonding coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of crime insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

### There is NO coverage, or coverage is excluded for:

- x Losses, the proof of which is dependent upon an inventory or profit and loss computation**
- x Losses due to accounting or arithmetical errors or omissions**
- x Moneys in coin-operated vending machines or amusement devices**
- x Losses resulting from the use or sale of supermarket or another type of Scrip**
- x Cancellation of Coverage for a Specific Employee(s)**

The employee dishonesty coverage contains a condition that immediately cancels any future coverage for any employee (as previously defined) upon discovery by the Insured, or an officer or director, of any dishonest act committed by that employee, either before or after becoming an employee of the insured PTA. This condition is common to this type of coverage. Coverage is also excluded for any employee for whom similar prior insurance has been canceled.

## **DIRECTOR & OFFICERS LIABILITY PLUS**

What if someone files suit against the PTA for a breach of duty? What if a PTA officer gives misleading information? Directors & Officers Liability Plus picks up where Liability Plus leaves off by providing insurance protection for losses resulting from an actual or alleged error or omission, misleading statement or breach of duty. This coverage is sometimes referred to as management malpractice.

### **Who is Insured Under Directors & Officers Liability Plus?**

Coverage is available to any PTA unit wishing to purchase this D&O liability protection. The following are Insureds under the policy: Who is Insured Under Directors & Officers Liability Plus? Coverage is available to any PTA unit wishing to purchase this D&O liability protection.

#### **The following are Insureds under the policy:**

- ✓ **The PTA Unit as an entity.**
- ✓ **Any Director; or Officer; or Trustee; or Employee; or Volunteer.**

### **What is Insured Under Directors & Officers Liability Plus?**

The policy provides Directors & Officers Liability insurance protection up to \$1,000,000 Per Occurrence / \$1,000,000 Annual Aggregate for decisions made by an officer, director, or PTA board.

#### **Coverage is included for the following:**

- ✓ **Wrongful Act**
- ✓ **Error or Omission**
- ✓ **Negligent Act**
- ✓ **Misleading Statement**
- ✓ **Breach of Duty**
- ✓ **Employment Practices Liability**

### **Where is Directors & Officers Liability Plus Coverage Applicable?**

The territory of this particular policy is worldwide provided that the suit or proceedings are brought within the United States, including its territories and possessions, or Canada.

### **When is Directors & Officers Liability Plus Coverage Applicable?**

The time limitation of almost any insurance contract is defined by its inception and expiration date and time at some specific location. This limitation is also known as the policy period, which in this instance is one year.

## What is Excluded Under Directors & Officers Liability Plus?

There are some specific exclusions usual to Directors & Officers Liability insurance.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Unjust enrichment, obtaining profit or advantage to which the Insured was not entitled**
- x Any criminal, malicious, fraudulent, knowingly wrongful, or dishonest act or omission**
- x Bodily Injury (see Liability Plus)**
- x Property Damage (see Liability Plus)**
- x Personal Injury (see Liability Plus)**
- x Any intoxicating substance**
- x Securities Exchange Commission exposures**
- x Employee Benefit Plans**

## ACCIDENT MEDICAL PLUS

While Liability Plus provides medical expense coverage, Accident Medical Plus offers higher limits and broader coverage for out-of-pocket medical expenses. Accident Medical coverage is a supplement, not a replacement for Liability Plus. Liability Plus and Accident Medical Plus in combination provide the broadest coverage available for your PTA unit. This Coverage is offered by an A+ rated carrier.

### Who is Insured Under Accident Medical Plus?

Anyone injured while attending a covered, sponsored, or supervised PTA activity or event.

### What is Insured Under Accident Medical Plus?

Coverage is provided for medical expenses incurred up to the selected limit while attending a PTA sponsored activity or event. Each accident has a \$25.00 deductible.

### Where is Accident Medical Plus Coverage Applicable?

The territory of this policy is the USA.

### When is Accident Medical Plus Coverage Applicable?

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year.

### What are Tips for Safe Events?

- x Have the premises inspected prior to use**
- x Establish a maximum number of attendees for your event**
- x Make sure there is adequate space, circulation routes and emergency exits for event**



- x Clearly define designated access routes
- x Designated entrance and exit points
- x Lock areas of building not in use
- x Tape off / mark areas that are out of bounds
- x Have a ratio of one volunteer to four children to determine the number of supervisors needed
- x Establish and agree on emergency procedures in case of an incident
- x Have vendor attendants constantly watch the activities on equipment they supply
- x Have first aid equipment ready and available on-site
- x Designate qualified first aid volunteers for your event
- x Make sure a telephone is available in case of emergency
- x Use cable covers on all wires to prevent tripping accidents
- x Be sure that any spills are cleaned up immediately
- x Ensure that arrangements are made for clearing up and safely disposing of any trash left after your event

## **What is Excluded Under Accident Medical Plus?**

While you will find our Accident Medical coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of Accident Medical insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

### **There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Sickness, disease or infections
- x Intentional self-destruction or an attempt at it, or intentional self-inflicted injury while sane or insane (If a Missouri contract, while sane)
- x War or an act of war, declared or undeclared
- x Air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline

# PROPERTY PLUS

Just as you would protect your own personal property, it is the responsibility of leadership to protect the PTA's property. The last thing you would want to worry about is not being able to properly replace or repair property or merchandise in case of loss.

## Who is Insured Under Property Plus?

Property Plus is available to any Unit, Council or District PTA.

## What is Insured Under Property Plus?

Property Plus insures the PTA's property items, up to the specified value, against risks of direct physical damage. The policy has a \$250 deductible.

**The following list includes some of the items that can be covered under a Property Plus policy.**

- ✓ **Cameras**
- ✓ **Coffee Makers**
- ✓ **Computers**
- ✓ **Film/Overhead Projectors**
- ✓ **Musical Instruments**
- ✓ **Office Equipment**
- ✓ **Other Items/Stock Held For Sale**
- ✓ **Popcorn Makers**
- ✓ **Snow Cone Machines**
- ✓ **Sports Equipment**
- ✓ **Tables and Chairs**
- ✓ **Theatrical Props**
- ✓ **Video Recorders**
- ✓ **Uniforms and Costumes**

## Where is Property Plus Coverage Applicable?

The territory of this policy is the USA.

## When is Property Plus Coverage Applicable?

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year.

## What is Excluded Under Property Plus?

While you will find our Property coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of property insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for losses greater than the replacement value of the property or loss or damage caused by, or made worse by:**

- x Deterioration, inherent vice or latent defect**
- x Wear and tear**
- x Seizure or destruction of property by order of governmental authority**
- x Any weapon employing atomic fission or fusion or nuclear reaction or radiation, radioactive contamination, however caused**
- x War, including undeclared or civil war**

### **IMPORTANT:**

The information provided is only a summary of the coverage. It is not all inclusive, nor does it alter or waive any of the actual policy language. Please refer to your policy for specific coverage language. Questions regarding this summary should be directed to R.V. Nuccio & Associates, Inc. at 1-800-567-2685.

## EXCLUSIVE NATIONAL PROGRAM ADMINISTRATOR:



R.V. Nuccio & Associates, Insurance Brokers, Inc.  
10148 Riverside Drive, Second Floor  
Toluca Lake, CA 91602  
1-800-364-2433 Phone  
1-818-980-1413 Fax

R.V. Nuccio & Associates, Inc. operates nationwide as an agent for some of our nation's oldest and most respected insurance companies. Our specialized product line includes multi-cover package insurance programs for the various classes of business.

RVNA has built its reputation over 60 years by upholding and adhering to a company code of ethics committed to providing our direct clients, brokers, and our carriers with first-class customer service.

Our commitment to strong principles and the highest ethical standards is critical to our goal of driving sustained company value. Each day, RVNA makes choices where integrity, honesty, and trustworthiness come into play. While these qualities are hard-to-measure, they are priceless when it comes to client and carrier confidence in the insurance services we provide and how we provide them.

At RVNA, we understand the amount of trust our clients and carriers put into us. RVNA management and employees maintain that earned trust each day by holding themselves to the highest standards and behaving ethically at all times. Meeting the responsibilities and exceeding the expectations of those RVNA serves enables us to succeed, grow, and continue to provide innovative insurance solutions.

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**Quote and Purchase online or call 1-800-567-2685  
for assistance in your PTA insurance needs.**