

# PTA Insurance Program

## Description of Coverages

### 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 \$1,500 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)

## Quick Reference Guides

AIM's Quick Reference Guides provide the resources you need to help eliminate risk and run a safe organization. We care about the success and safety of your organization. Refer to the resources section on our website for the following:

- Top 10 Ways to Help Protect Your Organization from Embezzlement
- Best Ways to Help Reduce Your Liquor Liability
- Sample Forms and Waivers
- Covered and Excluded Events
- Reviewing Your Policies

Visit us at [aim-companies.com/quick-reference-guides](http://aim-companies.com/quick-reference-guides) to learn more.

Let us help you determine what coverage is right for your PTA!!



Get Started!



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