



AIM Insurance *specializes* in providing insurance to PTA's. With a focus in helping PTA's for over 30 years, AIM understands the risks involved in running your organization and can help you choose the right coverage for your PTA. They have an excellent customer service team providing everyday support and guidance on best practices, and clear answers to all the questions that come up around protecting your PTA.

With over 23,000 parent teacher groups insured, AIM has developed the following, 4 primary coverages which offer protection where you need it at special discounts only available to PTA's.

1. Event Insurance (General Liability with Medical Payments)

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.

2. 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.

3. Embezzlement Insurance (Fidelity Bond or 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.

4. Property (Business Personal Property)

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**.

Let AIM help you determine what coverage is right for your PTA.

Contact AIM today at 1-800-876-4044 or aim@aim-companies.com

Or visit their website: www.aim-companies.com