



# Insure Your PTA

## And Ensure the Success of Your Programs!

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To qualify for coverage with 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 to 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©(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.

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### General Liability

The General Liability policy 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. The policy also provides \$5,000 of medical payments if a lawsuit has not been filed. Some activities covered include **skating parties, fall carnivals, bounce houses, dunking booths, fun runs, auctions, and more. Injuries resulting from transportation are not covered under this policy.**

### Accident Medical

The Accident Medical policy is designed to complement your General Liability policy. It provides **medical coverage only (no coverage for a lawsuit)** for injuries sustained at one of your organization's activities. This coverage also applies to injuries specifically excluded from the general liability policy such as mechanical rides, school buses, automobiles, and watercraft. **This policy includes payment for cost of medical treatment arising from accidents occurring on school buses for your sponsored field trips.** The Accident Medical limits are \$10,000, \$25,000, and \$50,000, with no deductible.

### Bond Insurance

The Bond policy 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 (run off) with your money, this policy would replace those missing funds. The bond limits are \$10,000, \$25,000, and \$50,000, with a \$250 deductible.

### Property Insurance

The Property policy protects **your raffle merchandise, auction items and fundraising supplies while it is in your possession.** This policy also protects any personal property of your organization such as **popcorn machines, snow cone makers, school store supplies, emergency relief supplies, and more.** The policy limit is \$10,000, with a \$250 deductible.

### Officers Liability

The Officers Liability policy 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 policy would pay to defend you against those actions. This policy is also referred to as **Directors and Officers Liability (D&O).** The policy limit is \$1,000,000, with a \$1,500 deductible.

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.



# Application For Insurance Idaho

Please check the coverage desired and complete the bottom of the application.

PACKAGE **REQUIRED by ID PTA**

Cost: \$125

General Liability Coverage: \$1 million

Accident Medical (Medical Coverage): \$5,000

Bond Coverage (Commercial Crime & Fidelity): \$25,000

**Optional Coverages:**

Accident Medical (Medical Coverage): Accident Medical can only be purchased with the General Liability.

\$10,000 - Cost: \$85       \$25,000 - Cost: \$95       \$50,000 - Cost: \$105

Property Coverage (Business Personal Property):  \$10,000 coverage - Cost: \$100

Officers Liability (Non-Profit Professional Liability): \$1,000,000 per occurrence - Cost: \$65

Total Cost: \_\_\_\_\_

**Requirements of Fidelity Bond Coverage:**

Coverage is voided if these requirements are not followed.

1. The PTA must conduct an annual review of the books by a Review Committee or qualified account.
2. The monthly bank statement must be reviewed and signed by someone who does not have authorization to sign checks., they need to be printed, signed and copies retained.

I acknowledge I can access my policy online ([www.aim-companies.com](http://www.aim-companies.com))

I acknowledge that AIM may contact me by email.

Have you had any claims in the last three years?       No       Yes (If yes, please explain below:)

PTA Name \_\_\_\_\_ County \_\_\_\_\_

Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

School District \_\_\_\_\_ Contact Phone (\_\_\_\_\_) \_\_\_\_\_

Contact Email \_\_\_\_\_

Print Officer's Name \_\_\_\_\_

**Signature \*\*\*REQUIRED\*\*\*** \_\_\_\_\_

I declare that I have examined this application and to the best of my knowledge and belief, it is true, correct, and complete. If information provided is found not true & accurate coverage may be voided.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES.