

**POWER** **IN**

**UNITY**

PTA 2025

Virtual Convention  
**June 25-28**

[PTA.org/Convention](https://pta.org/convention)



National  
**PTA**

*everychild. onevoice.*



# PTA Insurance

## Presented By

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AIM Insurance

#PTAConLive23





## Our Shared Mission

AIM is a passionate supporter of the PTA mission. And our Mission is to protect people doing good things!!

#PTAConLive23

**National**  
**PTA**<sup>®</sup>  
*everychild.onevoice.*<sup>®</sup>

# Why Does Your PTA Need Insurance?

- To protect the assets of the PTA and the personal assets of its members
- Anyone can sue for any reason, and they usually do
- PTAs are not immune from liability
- Typically, school insurance does not cover the PTA
- Insurance will pay attorney fees to defend you



# What Kind of Insurance Should You Consider?

- General Liability
  - Extended Medical Payments Endorsement
  - Media Liability Endorsement
- Officers Liability (D&O)
- Personal Property Insurance
- Fidelity Bond (Crime)

# General Liability Insurance

## What does General Liability protect you from?

Lawsuits resulting from bodily injury and property damage

## Who needs protection under the General Liability?

- The Named Insured
- PTA members, volunteers, and employees

## Policy Limits?

PTAs should look for a policy containing a \$1 million limit

# Extended Medical Payments (Endorsement to GL)

## What kind of protection does this coverage provide?

1. Provides medical payments for injuries sustained at a PTA event.

## How is it different from the underlying General Liability Insurance?

1. General Liability insurance protects you from lawsuits.
2. Extended Medical payments coverage will provide payment for medical expenses not involving a lawsuit.

## Why is this coverage important?

1. It provides the option for higher limit to cover larger medical expenses.
2. Helps to deter lawsuits by providing up front medical payments.

# Extended Medical Payments (Endorsement to GL)

## What policy limits should you consider?

Every PTA is different. Each PTA should consider how much protection they need based on the number and types of activities.

## What are the standard limits of coverage?

Standard limits are \$10,000, \$25,000, or \$50,000

# Media Liability (Endorsement to GL)

## What does Media Liability protect you from?

Lawsuits resulting from Social Media

## What types of risks are you protected from?

- Posting photographs without getting a release
- Using trademarks and logos without permission
- Misrepresentation of information
- Making confidential information public

# Media Liability (Endorsement to GL)

## What types of Social Media are covered?

- Facebook
- Your PTA Website
- LinkedIn
- YouTube
- Twitter
- Instagram
- Others



# Officers Liability Insurance

## How are the PTA officers protected?

Protects officers from lawsuits resulting from wrongful acts or inappropriate actions.

## Officers Liability covers the following situations:

- Inappropriate use of Organization funds
- Wrongful acts, misleading statements, or negligent acts
- Discrimination
- Not following your by-laws
- Misrepresentation

# Personal Property Insurance

## What does this policy protect?

A property policy protects any personal property owned by the PTA from loss or damage due to an accident, theft, or natural disaster.

## What types of property are typically protected?

Fund Raising Merchandise

Popcorn Machine

Auction Items

Tables and Chairs

Disaster Relief Materials

*...and more*

Barbecue Grills

Raffle Items

Microphones

School Store Supplies

Portable Buildings



# Fidelity Bond Insurance

## What does a bond policy protect?

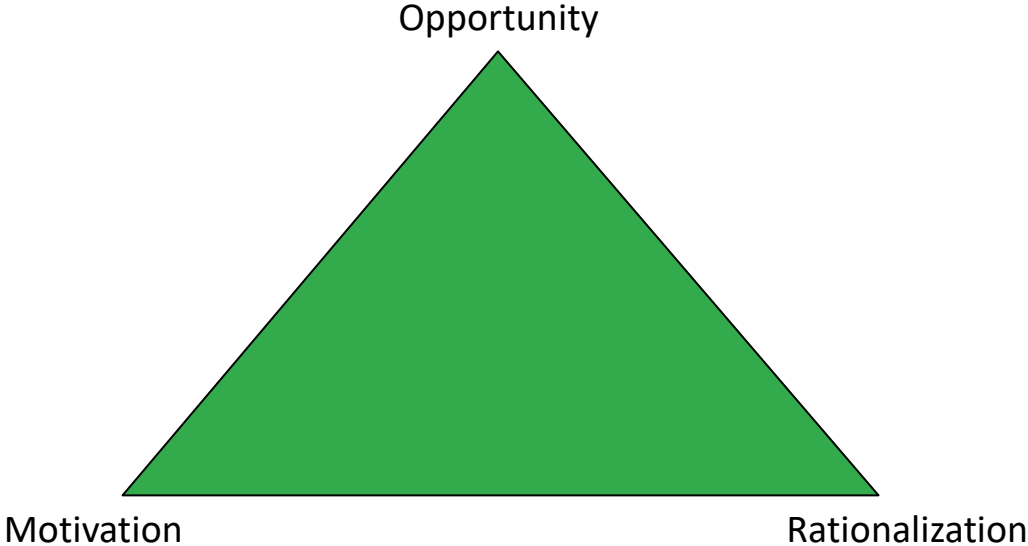
A bond protects the cash or money of the PTA against embezzlement, robbery, or theft.

## Who should be covered by a bond?

Anyone in the PTA who handles or has access to the money.

# Fidelity Bond Insurance

## *Fraud Triangle*



# Fidelity Bond Insurance

## How does a PTA protect itself from a loss?

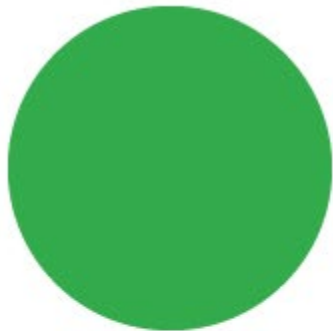
- Have someone who does not have check signing authority review the bank statement on a monthly basis. *(required)*
- Conduct an annual audit of the books by an audit committee or a qualified accounting person. *(required)*
- Double verify email request for money from other PTA members
- Never take money home
- Always have 2 people count money and sign receipt
- Never sign a blank check
- Deposit money daily
- Pay bills by check never cash

# Fidelity Bond Insurance

## How much bonding coverage do you need?

Each PTA has to determine their own level of coverage.

*Best Practice:* Match your gross annual budget revenues to your bond limit.



# PTA Insurance

## Contact Us

800-876-4044

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**THANK YOU FOR  
ATTENDING!**