

New York State
PTA[®]
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PTA Insurance | Presented By Jamie Fagan

NYS PTA Insurance Package

Overview of Coverages

- **General Liability**
- **Commercial Crime (Bonding)**
- **Directors & Officers (D&O)**

Overview of Coverages

General Liability

- Protects you against lawsuits resulting from bodily injury and property damage
- Includes a **medical payments** limit of \$5,000
- Includes **Hired & Non-owned Auto Liability** limit of \$1,000,000.

Protection for liability in connection with autos you hire, or autos not owned by the PTA, but used in the scope of PTA business.

- It protects PTA members, volunteers, and employees
- Policy limit is \$2 Million per occurrence with no deductible

Playlist of Events

Refer to the 2023 Insurance Guide for a list of events categorized by risk, and inclusion in your policy.

STOP: This activity is potentially excluded from your policy. Contact AIM for more details

PAUSE: Use Caution. Even though this event is potentially covered under your policy, this is a high risk event and you need to take extra precaution when hosting.

PLAY: Covered Event

- | | | |
|---|--|---|
| ▶ After School Programs | ▶ Costume Parties | One Day Athletic Events |
| ▣ Aircraft | ▶ Cow Bingo | ▶ Open Houses |
| All Night Lock-Ins | Crossing Guards | ▣ Parasailing |
| Animal Rides | ▣ Drones | ▶ Parent Education |
| ▶ Apple Bobbing | Dunk Tanks | ▶ Pee Wee Golf |
| ▣ Archery | ▶ Enrichment Programs | ▶ Performing Arts |
| ▶ Arts & Crafts Activities | ▶ Face Painting | ▶ Petting Zoos |
| ▣ Asbestos Exposure | ▶ Family Portraits | ▶ Picnics |
| ▣ Athletic Leagues, Clinic, Camps | ▶ Fashion Shows | ▶ Pizza Night |
| ▣ ATVS | ▣ Fireworks | ▶ Ring Toss |
| ▶ Auctions | ▶ Fishing (from land) | Rock Climbing Walls |
| Babysitting at Meetings | ▶ Food Sales | ▣ Rocketry |
| ▶ Bake or Food Sales | ▶ Fun Runs | ▶ Science Fairs |
| ▶ Balloon Artists | ▶ Gift Wrapping | ▣ Scuba Diving |
| ▶ Baseball Toss | ▶ Golf Tournaments | Skating Rink (Roller & Ice) |
| ▶ Beautification Projects | Grad Nights | ▶ Spelling Bees |
| ▶ Bike Rodeos | ▶ Haunted Houses | ▶ Sumo Wrestling |
| ▶ Book Fairs | Hayrides (Horse Drawn) | Swim Parties |
| Bounce Houses | ▶ Hobby Shows | ▶ Talent Shows |
| ▶ Bowling | ▣ Hot Air Balloons | ▣ Trailers (Detached or Non-Owned) |
| Broom Hockey | ▶ Ice Cream Socials | Transportation |
| ▣ Bungee Jumping | Inflatable Slides | ▣ Weapons - Sale or use including but not limited to guns, knives, swords, bows, axes and sling shots |
| ▶ Cake Walks | ▶ Line Dancing | ▣ Workers Compensation |
| ▶ Candy/Wrapping Paper Sales | ▶ Litter Cleanup | ▶ Workshops |
| Carnivals | ▶ Magic Shows | ▣ Zip Lining |
| ▣ Chartered Organizations (Scouting etc.) | ▣ Mechanical/Motorized Rides | |
| ▶ Concession Stands | ▶ Moon Walks | |
| | ▣ Motorized boats, jet skis, motorized aqua cycles, airboats | |

Overview of Coverages

Commercial Crime (Bonding)

- A bond protects your PTA cash or money against embezzlement, robbery, or theft
- Money is protected from anyone in the PTA who handles or has access to the money
- Bond limit is \$50,000 with a \$250 deductible

Overview of Coverages

Directors & Officers Liability

Protects officers from lawsuits resulting from wrongful acts

- Covered acts include:
 - Misleading statements
 - Negligent acts
 - Discrimination
 - Misrepresentation
- Policy limit is \$1 Million per PTA, with \$0 deductible.

Overview of Additional Coverages

Optional Coverage Upgrades

- General Liability – Endorsements
 - Extended Medical Payments
 - Media Liability
- Property Insurance

Overview of Additional Coverages

Extended Medical Payments Endorsement

What kind of protection does this coverage provide?

- Provides easy access to reimbursement of out-of-pocket medical expenses due to injuries sustained at a PTA event.
- Coverage extends to volunteers AND attendees.

Why is Medical Payments coverage important?

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

General Liability policy includes \$5,000 in medical payments limit per person.

Overview of Additional Coverages

Media Liability

- **What does Media Liability protect you from?**
 - Lawsuits resulting from Social Media
- **What types of risks are you protected from?**
 1. Posting photographs without getting a release
 2. Using trademarks and logos with out permission
 3. Misrepresentation of information
 4. Making confidential information public

Overview of Additional Coverages

Property Policy

- **What does a property 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

Barbecue Grills

Raffle Items

Microphones

School Store Supplies

Portable Buildings

...and more

Online Renewal Process!

Complete renewal form and submit payment in minutes by logging into the AIM portal.

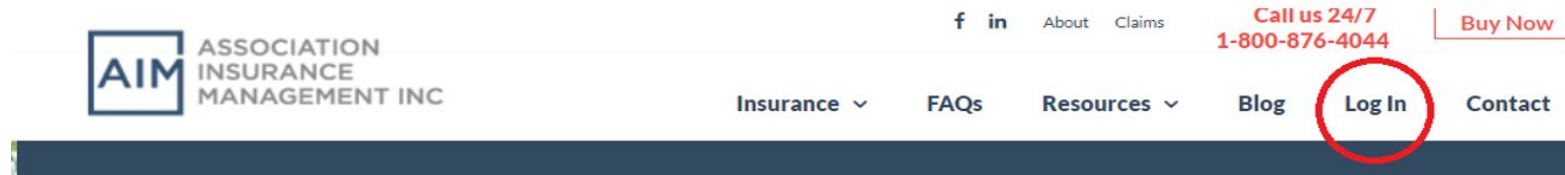
- The PTA President will receive an email with a link to renew in May. Do not forward this email as the online system is tied to your email
- You will need to use the “reset” password option to gain access.
- Option to mail check OR submit payment electronically.

Please note all PTA presidents will receive a PDF renewal form via email around 6/1/23 if you do not wish to renew online.

Online Renewal Process!

Steps to Renew Online:

1. Renewal email- Click the link to renew from the renewal email.
2. You will land on the AIM website- Click **“Log In.”**



3. If the email address and password have not been updated from last year, you may login using the insured number present in the renewal email.

If credentials have changed, select **“Forgot Password”** from the **“My Policy”** page and follow steps to receive a temporary password via email.

A screenshot of the 'My Policy' page on the AIM website. It includes the AIM logo and the text 'ASSOCIATION INSURANCE MANAGEMENT INC'. Below the logo is the heading 'My Policy' and a paragraph of text: 'If you are a current AIM insured, you will need your insured number a... If you don't know your password, please click on the "Forgot Password with your policy. If you are unsure what email address is currently on y... us at aim@aim-companies.com'. There is a note 'Fields marked with a * are required.' followed by two input fields: '* Insured Number :' and '* Password :'. Below the 'Insured Number' field is a blue link 'Forgot Password' circled in red. At the bottom is a 'Login' button.

Online Renewal Process!

Steps to Renew Online Continued:

If resetting password, you will be prompted to **create a new password.**

4. Once signed into the “My Policy” page, select **“Renew Policy.”**



Change Temporary Password

Please create a permanent password for your account. This that you can refer to it for the next time that you need to acc least one capital letter and/or numbers in your password.

Fields marked with a * are required.

* New Password :

* Confirm New Password :



My Policy

Welcome! Below you will find a quick resources menu (policy. If you need additional assistance please use the

- [Renew Policy](#)
- [Purchase Additional Insurance](#)
- For a copy of your certificate please [contact AIM](#).
- [Request Additional Insureds](#)
- [Change Password](#)

Online Renewal Process!

Steps to Renew Online Continued:

5. This will take you to the “Renewal Form” page where the NYS PTA package will be automatically selected.

6. Review any optional coverages desired and click **“Purchase Coverage.”**



Please select the desired coverage and click Purchase Coverage below.

- General Liability with Increased fire
NYSPTA General Liability with Increased Fire - \$189.00 Included in NYS PTA package
- Extended Medical Payments
Endorsement to General Liability
 - \$5,000 Limit - \$0.00
 - \$10,000 Limit - \$95.00
 - \$25,000 Limit - \$105.00
 - \$50,000 Limit - \$120.00
- Media Liability *
Endorsement to General Liability
 - \$25,000 Limit - \$70.00
 - \$50,000 Limit - \$90.00
 - \$75,000 Limit - \$120.00
 - \$100,000 Limit - \$160.00
- Hired Non-Owned Endorsement
Hired Non-Owned Auto - \$3.00 Included in NYS PTA package
- Abuse & Molestation Endorsement
Abuse & Molestation - \$0.00 Included in NYS PTA package
- Professional Liability (Directors & Officers Liability)
\$1 Million Limit - \$53.00 Included in NYS PTA package
- Fidelity Bond (Crime) * \$50K bond included in NYS PTA package
 - \$50,000 Limit - \$105.00
- Inland Marine (Business Personal Property) *
 - \$10,000 Limit - \$115.00
 - \$25,000 Limit - \$200.00
 - \$50,000 Limit - \$375.00

* Higher limits are available upon request

Media Liability and Medical Payments are only available in combination with General Liability Coverage

Online Renewal Process!

Steps to Renew Online Continued:

7. Update contact information if necessary and **select payment type.**

8. Review summary and click **“Submit.”**



[Logout](#)

Payment

Purchase summary:

‣ General Liability with Increased fire NYSPTA General Liability with Increased Fire	Cost :	\$189.00
‣ Hired Non-Owned Endorsement Hired Non-Owned Auto	Cost :	\$3.00
‣ Abuse & Molestation Endorsement Abuse & Molestation	Cost :	\$0.00
‣ Professional Liability (Directors & Officers Liability) \$1 Million Limit	Cost :	\$53.00
‣ Fidelity Bond (Crime) \$50,000 Limit	Cost :	\$105.00
Payment Amount :		\$350.00

CERTIFICATES OF INSURANCE will be emailed to the 2022-2023 Unit President at the end of June for anyone renewing prior to 6/15/2023 and mid-July for anyone renewing after this time. This certificate should be passed to the 2023-2024 President.



Thank you for your Support!!!

We're Here for You

Please email us at:
aim@aim-companies.com

Or call us at:
(800) 876-4044

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