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YOUR **Nonprofit**<sup>™</sup>

# Safety Guide

for Booster Clubs / PTOs



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**Specialty Insurance Products**

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## GENERAL PTO INSURANCE FAQS

### Why Does Our Booster Club/PTO Need Insurance?

Booster Club/PTO Insurance is designed to protect your Booster Club or PTO members, directors, officers and volunteers from claims or lawsuits that hold them personally accountable for accidents that occur at an event sponsored by your Booster Club or PTO.

The Booster Club/PTO Safety Guide is designed to provide you with guidelines and safety tips of how you can better protect yourself and your group from the threat of financial loss and/or lawsuits.

### Optional Coverages

Liability Plus	\$155*
Bonding Plus	\$83*
Directors & Officers Liability Plus	\$50*
Accident Medical Plus	\$98*
Property Plus	\$100*

*\*Prices are minimum prices and subject to change without notice.*

### How to Obtain Booster Club/PTO Insurance?

This coverage can be purchased by calling R.V. Nuccio & Associates, Inc. at 1-800-567-2685 or online 24/7 at [protectyournonprofit.com](http://protectyournonprofit.com).

## LIABILITY PLUS

Liability Plus is the most popular coverage purchased among school groups. Whether your PTO or Booster Club is holding a silent auction, bake sale, or walk-a-thon, with Liability Plus, you can concentrate on having a successful event.

### Who is Insured Under Liability Plus?

Booster Clubs and PTOs who are associated with a K-12 school can purchase this liability protection. Liability Plus includes coverage for your school group's officers, directors, members, volunteers, and employees.

### What is Insured Under Liability Plus?

RVNA's Liability Plus provides General Liability coverage for Booster Club and PTO activities. This coverage includes a \$1,000,000 Per Occurrence/\$2,000,000 Aggregate Limit.

### There is no deductible, and coverage is included for the following:

#### ✓ Bodily Injury Liability

Protects against liability which may arise from the injury or death of another person.

- ✓ **Property Damage Liability**  
Protects against liability for damage to property of another not in the care, custody and control of the Booster Club/PTO.
- ✓ **Personal Injury Liability**  
Protects against liability for third party claims for damages which are other than physical such as libel, slander, false arrest, wrongful eviction, invasion of privacy, etc.
- ✓ **Advertising Injury Liability**  
Protects against lawsuits arising from libel, slander or copyright infringement in the course of advertising goods, products or services.
- ✓ **Products Liability**  
Protects against claims arising out of the use, handling, or consumption of a product provided by your Booster Club/PTO.
- ✓ **Damage to Rented Premises Liability**  
Damage to real property under your care, custody or control, such as a gymnasium.
- ✓ **Non-Owned Watercraft Liability (less than 26ft in length)**  
Watercraft includes boats not owned by the Booster Club/PTO.
- ✓ **Sexual Misconduct Liability**  
Protects Booster Clubs/PTOs for sexual misconduct, abuse, and molestation claims.
- ✓ **Named Insured Extended to Include Volunteers when Enjoined with Booster Club/PTO**  
Coverage is extended to include any officer, member, director, salaried employees, and volunteers.
- ✓ **Supplemental Defense Costs**  
Legal defense costs are in addition to your limit of liability.
- ✓ **Medical Payments under Liability Plus**  
Provides protection for injured individuals while donating their services at the time of injury for the benefit of the Booster Club/PTO.

## Where is Liability Plus Coverage Applicable?

The United States, its territories and possessions, Puerto Rico and Canada are included in the coverage territory for this policy.

## When is Liability Plus Coverage Applicable?

This policy has a policy period of one year. During the application process, you can choose the effective date of your policy. The policy will expire on the same day the following year. Often, the school group leadership will change at the beginning or end of the school year. Make sure that insurance renewal is a task delegated to the incoming officers. Don't risk a lapse in your insurance coverage!

## Naming Other Entities/Committees on Your Insurance

Booster Clubs, PTOs, Grad Night Committees, PTAs or other organizations are all separate legal entities. These different organizations or groups cannot be properly insured under the same policy. This is true whether or not your school group sponsors or co-sponsors another organization. Other organizations should purchase separate coverage for their own group. Each time you name another organization or entity on your insurance policy, you are agreeing to share your limits. Protect your insurance coverage by using it only for your school group.

## Working with Concessionaires or Commercial Vendors

Concessionaires and commercial vendors provide for-profit attractions (such as amusement devices or food booths). They will operate on behalf of school groups for a percent of the profits or for a prearranged price. These concessionaires and vendors are independent contractors. While your Booster Club or PTO is protected for claims or lawsuits (unless excluded) arising out of the concessionaire's operations, there is NO protection for the concessionaire or vendor. Your school group should request a Certificate of Insurance from the vendor showing that they have an in-force liability insurance policy with limits of at least \$1,000,000. This Certificate of Insurance should name your Booster Club or PTO as an Additional Insured. The concessionaire may attempt to charge your group for the cost of the Additional Insured endorsement that must be added to their liability policy. Since the concessionaire will be earning a profit, your group may be able to negotiate this price. If the vendor is unable or unwilling to provide the Certificate of Insurance with your group as an Additional Insured, you should find another concessionaire or vendor.

## What is Excluded (Not Covered) Under Liability Plus?

Although our General Liability policy is quite broad, there are some exclusions usual to this type of liability insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Owned, Nonowned or Hired Automobile Liability**

An owned auto is defined as any auto that is owned in part or in full by, or registered to, any Booster Club/PTO or group entity.

- x Owned Watercraft Liability**

An owned watercraft is defined as any watercraft that is owned in part or in full by, or registered to, any Booster Club/PTO or group entity.

- x Owned and/or Non-Owned Aircraft Liability**

This exclusion pertains to any type of aircraft, including but not limited to, hot-air or lighter-than-air balloons.

- x Property Damage**

Damage to any real or personal property which is owned by, or in the care, custody or control of the Booster Club/PTO or group. Coverage for most property that fits this category may be purchased under the Property Plus coverage option.



**x Workers' Compensation**

Any and all sums that would be recoverable under Workers' Compensation insurance, whether or not such contract exists.

**x Any Type of Excavation**

Any type of excavation or construction involving excavation.

## **Activities, Events, and Loss Control**

With our many years for experience and expertise, we have come to advise Booster Clubs and PTOs on ways to put on events that help reduce their exposure to accidents and losses. The activities and events listed below are commonly put on by school groups throughout the United States. Included are some guidelines and tips to help your group put on safe and successful events this year!

### **1. After School Programs**

Schools across the nation are continuing to experience tighter budgets, causing them to ask Booster Clubs and PTOs to organize many programs traditionally run directly by the school. After school programs face the same legal issues that a school faces. In addition to General Liability losses, running these programs exposes your group to potential Worker's Compensation losses, IRS tax and/or penalty problems and employment related laws. These exposures are outside of the scope of this General Liability policy. We recommend that you fund after school programs and classes for the school rather than run them directly. An alternative is to fund these programs through the local Parks and Rec Department or YMCA. If you choose to run these programs directly, follow these tips to reduce your General Liability exposure:

- ✓ **Run the after school program or class on school grounds**
- ✓ **Keep classes and activities academic instead of athletic**
- ✓ **Have volunteers, rather than paid staff, teach or conduct the classes**
- ✓ **Consider using a vendor to run the programs and have them name your group as an Additional Insured on their \$1,000,000 General Liability Insurance policy and provide proof of Worker's Compensation Insurance**

### **2. Animal Games/Rides/Rodeo/Roping**

These types of events can include pony or elephant rides, horseback riding, donkey basketball or any other type of game or ride involving an animal. These types of activities can result in injuries and we strongly advise your school group not to sponsor any activities involving animals. If you decide to have any of these activities, follow these guidelines to help reduce your exposure to a lawsuit:

- ✓ **Require all participants (or parents of minor children) to sign a Liability Waiver available from your school district business manager or our website ([protectyournonprofit.com](http://protectyournonprofit.com))**
- ✓ **Keep the event on school or school district property**

- ✓ **Have all vendors add your school group as an Additional Insured on a \$1,000,000 liability policy**

### **3. Athletic/Sports Activities or Events**

Schools and School Districts will often drop their sports or athletic programs due to the liability exposure. Athletic events, sports, and other physical type activities can cause serious injury to the participants. You are advised to fund athletics/sports programs for your school district by donation and to not run them as a school group activity. These activities include baseball, basketball, cheerleading, football, gymnastics, martial arts, soccer, swimming, tennis, track and field, volleyball and any other event, activity or program involving physical activity. If your school group decides to proceed with this activity, even though this policy provides no coverage for sports or athletic participants, use these guidelines to limit or reduce your exposure:

- ✓ **Have all participants (or for minor children, their parents) to sign a Liability Waiver available from your school district business manager or our website ([protectyournonprofit.com](http://protectyournonprofit.com))**
- ✓ **Use school or school district property for these activities and keep the entire event on campus**
- ✓ **Require all athletic or sports participants to have their own medical insurance**
- ✓ **Find out if your school district offers low-cost accident insurance to parents or your school group**
- ✓ **Consider buying our Accident Medical Plus**

### **4. Bake or Food Sale**

The most important safety tip for a Bake Sale or Food Sale is to advise your volunteers to take special care in preparing, storing, and transporting food items, especially those that are prone to salmonella contamination such as chicken, beef, or foods containing milk products or mayonnaise. Other safety tips are highlighted below.

- ✓ **Make sure to clearly label any items that may contain common food allergies (such as peanuts)**
- ✓ **Keep foods that must remain cold properly refrigerated**
- ✓ **Inspect all food items to make sure they are properly packaged**
- ✓ **Find out if your state has any health department requirements and make sure to follow them**

### **5. Bonfire/Campfire**

We advise you not to sponsor this activity due to the significant bodily injury and property damage exposure.

### **6. Boy Scouts**

This activity is not excluded by our Liability Plus policy.



## **7. Candy or Wrapping Paper Sales**

To keep the children safe, you should advise parents not to allow their children to sell items door-to-door without adult supervision. When children sell items in public locations, they should also be accompanied by their parents. Try not to eat the profits!

## **8. Car Parking/Valet/Parking Attendants**

At school group events, you may need volunteers to help direct parking and sometimes collect parking fees. We recommend that the volunteers do not drive or park the vehicles themselves. Instead, have attendees park their own cars in a prearranged location. We advise that you not provide valet services.

## **9. Carnival/Fair**

Carnivals or Fairs often have several different activities running at the same time and can present many risks. We recommend that these type of activities be held on school grounds. Safety is important and we advise that you appoint a “safety engineer” who will oversee the safety requirements. Games and amusement devices should be provided and run directly by an insured vendor or concessionaire. Require the concessionaire or vendor to provide a Certificate of Liability as proof of insurance to your school group and to name your school group as an Additional Insured on at least a \$1,000,000 General Liability policy.

## **10. Car Wash**

A car wash can be a great way to raise funds for your school group. Have fun and keep the cars and your volunteers safe by following these tips:

- ✓ Advise the volunteers washing cars to remove any jewelry that can scratch the paint on a car
- ✓ Water and soap can be very slippery! Require all volunteers to wear proper footwear
- ✓ Have the owner, and not your volunteers, move or drive the vehicle

## **11. Child Care**

Providing child care services may be convenient for parents, but there are some risks associated with this activity. We recommend that this activity take place on school grounds during Booster Club or PTO meetings:

- ✓ Have parents remain on campus and close by at all times
- ✓ Require at least two adults (over age 18) to be present at all times
- ✓ Do not have volunteers change diapers
- ✓ Keep hot liquids outside of the child care room and away from children

## **12. Construction**

Due to the significant bodily injury and property damage exposure this activity presents, we advise you not to sponsor any construction projects. Instead, let the school or school district run this activity and have any participants volunteer directly to the school. Another

potential issue with this type of activity is an excavation exposure. If a gas line, water main, or phone lines are damaged during a project, the resulting loss may be very large. Let the professionals handle construction projects. For more information, see Playground And Other Equipment Or Improvements.

### **13. Craft Fair**

A Craft Fair raises funds for your school group and allows children to express their artistic abilities. Follow these tips when planning your craft fair.

- ✓ **Hold this event on school property**
- ✓ **Have a responsible adult in charge of collecting, accounting for, and depositing the money**
- ✓ **Insure the money collected with Bonding Plus**
- ✓ **Check to make sure items for sale do not pass through a Child Choke Testing Tube**

### **14. Crossing Guards**

We recommend that your Booster Club/PTO does not directly run or actively participate in a crossing guard program, or any program that involves controlling street traffic. Instead, allow the school district to run the program and help out by providing the funds to make the program possible.

### **15. Day Care**

As the demand for day care grows, you may find your school asking you to run a day care program before and after school. We recommend that you do not run a day care program directly, and that you instead fund this program through your school. In addition to a liability exposure, day care programs are subject to strict state regulations and typically require licenses, inspections, and experienced staff. Our Liability Plus insurance does not contemplate any legal issues that are involved in running a day care.

### **16. Dunk Tanks**

Although Dunk Tanks may seem fun, they can cause injuries to the individuals being dunked. These types of mechanical devices are excluded from the policy. A Sponge Toss is a safer alternative for the participant. If your group chooses to use a Dunk Tank, follow these tips to minimize your risk:

- ✓ **Your school group should not rent and operate this device**
- ✓ **Do not borrow or use a homemade Dunk Tank**
- ✓ **Instead, have a vendor provide and operate the device**
- ✓ **Obtain a Certificate of Insurance from the vendor listing your school group as an Additional Insured on at least a \$1,000,000 liability policy**

### **17. Enrichment Programs**

See **After School Programs**.

## **18. Field Trips**

Field trips are fun outings for the children. Many Booster Clubs/PTOs organize field trips for the school.

- ✓ **Do head counts throughout the day and make sure all students are accounted for before leaving any location**
- ✓ **If your group is responsible for transporting children, use chartered bus services available through your school district, and do not use private passenger autos**
- ✓ **Have at least two adults (both over 18 years of age) in attendance at all times**
- ✓ **There should be at least two adults (over age 18) present at all times**
- ✓ **Keep a ratio of at least 1 adult to every 4 students**
- ✓ **Have a Liability Waiver, available from your school district business manager, signed by all students (or parents of minor children)**

## **19. Firearms**

We recommend that your school group does not sponsor any activity involving firearms or other weapons. These types of activities have a significant bodily injury exposure.

## **20. Fireworks/Pyrotechnics**

This activity is not covered by this policy. This includes any use or sale of fireworks, commercial fireworks displays or any similar type pyrotechnic display or device.

## **21. Fishing**

While fishing is not excluded, use caution when planning this activity. Liability Plus does not include coverage for vessels over 26 feet.

## **22. Foam/Blacklight/Color/Paint Parties**

Coming up with new and fun ideas for fundraising and to keep the children entertained can be a challenge. These types of event have become very popular, and unfortunately, they can be quite risky. The color powder, blacklight powder, foam, paint, etc can contain harmful ingredients. They may cause allergic reactions, burns or even loss of eyesight. Always keep the safety of the children in mind when planning activities.

## **23. Grad Night**

Grad Nights are fun, end of the year activities for the kids. Grad Nights can be dances, dinners, casino nights, or even all night events held at activity centers and amusement parks. Typically, the students arrive at a specified time and are not released until a specified time. Grad nights sometimes include athletic activities, mechanical rides and/or amusement devices. Follow these tips to reduce your exposure:

- ✓ **Have all students and parents sign accident waivers**
- ✓ **Use vendors that provide a Certificate of Insurance and add your school group as an Additional Insured**

- ✓ If using security for the event, make sure the vendor is licensed and insured
- ✓ Request that students be dropped off and picked up by a parent or authorized adult
- ✓ Use chartered bus services, not private passenger autos, if transporting students
- ✓ See Post Prom/After Prom Parties for more tips!

## **24. Golf Game/Tournament**

Is your Booster Club planning a golf game or tournament? Consider purchasing Weather Insurance to protect your event in case of severe weather.

## **25. Haunted House**

Keep your Haunted House safe and spooky with these helpful tips:

- ✓ We recommend have a volunteer parent act as a safety committee chairperson
- ✓ Keep your Haunted House on school property
- ✓ Have your local fire department perform an inspection
- ✓ Don't use strobe lights in your haunted house as they can trigger seizures

## **26. Hay Ride**

Keep your Hay Ride safe with these handy tips:

- ✓ Use a vendor who will name your group as an Additional Insured on their liability policy to provide the tractor, wagon, and driving services
- ✓ Inspect your route for any hazards and be sure to select the route carefully
- ✓ Use a wagon with sturdy side panels rather than a flatbed-type vehicle
- ✓ Have the driver tow only one wagon at a time
- ✓ When the wagon is moving, passengers should not stand or crawl around
- ✓ Volunteers should supervise the passengers during loading and unloading
- ✓ Ask all passengers to keep their arms and legs inside the wagon
- ✓ Use tractor-drawn wagons, rather than horse-drawn wagons

## **27. Highway/Street Beautification/Clean Up**

We advise your group to not sponsor this activity.

## **28. Ice Skating and Roller Skating**

This event may be held on school grounds or at a local skating rink. Ice Skating and Roller Skating are considered athletic activities and therefore this policy does not provide coverage for the participants. If your group decides to hold this type of event, we recommend that you have all participants, or their parents, sign accident waivers. When

using a local vendor, have them provide a Certificate of Insurance showing they have a liability policy of at least \$1,000,000 and name your Booster Club/PTO as an Additional Insured. When held off school property, we recommend that you require the parents to bring their kids to the skating rink and to stay for the entire event.

## 29. **Instructional Classes**

See the **After School Programs** section for tips.

## 30. **Moon Bounce/Bounce House**

Although fun, Moon Bounces or Bounce Houses can cause injuries that may not be covered by this insurance. Here are some tips to help reduce injuries and minimize your risk:

- ✓ **Use a vendor to provide and operate this type of device and do not rent, borrow, or operate it yourself**
- ✓ **Have the vendor add your Booster Club/PTO as an Additional Insured on their \$1,000,000 liability policy**
- ✓ **Put children that are close in age and size together when bouncing**

## 31. **Mud Runs/Obstacle Courses**

Mud runs and obstacle course have become very popular events. These events have caused serious injuries and even deaths. This policy does not provide any coverage for the participants of these type of events. Instead of a mud run or obstacle course, consider a **Walk-A-Thon or Jog-A-Thon**.

## 32. **Overnight Activities**

We advise your school group not to sponsor any overnight activities. If your Booster Club/PTO decides to host this type of event, you are responsible for anything that happens to the children during the entire event. We recommend that you ask the school to host this type of event rather than holding it as a school group activity. Many schools will not sponsor overnight events because of the liability exposure.

## 33. **Parade Float**

If your Booster Club/PTO has a float in a parade, we recommend that you follow these safety guidelines.

- ✓ **Hire a vendor to provide any vehicle or trailer used and have them name your school group as an Additional Insured on their liability policy**
- ✓ **Have parade participants walk next to the float instead of riding on the float**
- ✓ **Don't throw any candy or favors into the crowd**

## 34. **Playground and Other Equipment or Improvements**

The information provided here applies to any type of school equipment including, but not limited to, computers, benches, tables, bike racks, desks, rugs or other furnishings, disaster kits, fencing, landscape, or other area improvements or betterment. The liability

exposure that accompanies these types of donations lasts just as long as the equipment or improvements. In some cases, this can be longer than 25 years.

We recommend that you fund the purchase for your school or school district and that you don't purchase or install any of these items directly. Instead, donate the funds to your school or school district and let them handle the purchase and installation. To ensure that the items will remain at your school, make arrangements with the school prior to donating the funds. When you are going to make such a large donation, you have the power to negotiate with the school.

Some parents may want to be involved in the installation of playground or other equipment in order to help reduce the costs. Advise them to volunteer directly to the school and do not identify the installation as a Booster Club/PTO project. Have the school organize, operate, direct, and control the entire installation.

### **35. Post Prom/After Prom Party**

While kids face peer pressure every day, it is highest around graduation and prom. Many students feel invincible and may not make the best decisions. Post Prom Parties, Grad Nights, Senior Nights, and Lock Ins can be a way for your school group to provide a fun, memorable and safe evening for the kids. Everyone is able to attend and they won't have to make the decision to drink or not. This may be the last time they are all together as a class. Your school or another organization may already host this type of event. If not, and your Booster Club/PTO decides to organize this event, make sure you keep safety in mind when planning the activities.

#### **Tips to ensure a safe and successful Post Prom/After Prom Party event:**

- ✓ Hire a licensed vendor to provide an entertainment package and allow them to setup, tear down, and run all of the games and activities
- ✓ Have all vendors provide a Certificate of Liability and name your school group as an Additional Insured
- ✓ Use shorter shifts for volunteers to ensure better supervision of the children
- ✓ All chaperones should be at least 18 years old
- ✓ Require all participants, and parents of minor children, to sign liability waivers
- ✓ Keep this event on school grounds if possible, or use the your local YMCA or similar facility that has experience hosting this type of fun, organized event
- ✓ Consider holding this event at a local amusement park

### **36. Rock Climbing Walls**

Rock Climbing has become a popular activity for many school groups. While they are fun for the kids, these amusement devices can cause injuries. Use the tips below to reduce your risk when putting on this type of event:



- ✓ Use a licensed vendor to set up, run, and take down the Rock Climbing Wall
- ✓ Require the vendor to be present and to supervise the entire activity
- ✓ Make sure the vendor has at least a \$1,000,000 liability policy and names your Booster Club/PTO as an Additional Insured
- ✓ Hold this event on school grounds
- ✓ Have Liability Waivers signed by all participants (or their parents)

### 37. Rummage Sale

Rummage Sales can be great fundraisers for your school group. We recommend that you hold this type of event on your school campus. For safety reasons, try not to sell any used electrical or mechanical devices or any items that may be unsafe for young children. We advise you to appoint a volunteer to be the safety committee chairperson and to have them inspect all items for sale prior to the event.

### 38. Serving Alcohol at Your Event

Events such as Wine Tastings, Silent Auctions, and even Fundraising Dinners may have alcohol available for consumption. This can create a liquor liability exposure for your school group. If someone consumes too much alcohol at your event and is involved in an accident, your Booster Club/PTO may be named in a lawsuit. Follow these tips to help reduce your risk.

- ✓ Keep tight control over the amount alcohol that any individual consumes during your event
- ✓ Hold these types of events at a local hotel or restaurant that will already have the necessary liquor license and liquor liability insurance coverage
- ✓ This policy does not provide any coverage for the furnishing or serving of alcohol if your school group receives any monetary compensation
- ✓ When hosting an even where your school group is furnishing or serving alcoholic beverages, please contact R.V. Nuccio & Associates for One Day Special Event Insurance where liquor liability is available for purchase

### 39. Swimming

While we understand that swimming and swim parties might sound like a great idea, this activity can be very dangerous. Our Liability Plus policy excludes swimming participants and we strongly advise you not to run this type of event directly. Instead, allow your school to organize and run these events. If you decide to hold this type of event anyway, make sure to have a certified lifeguard over 18 years old on duty at all times. We also recommend that you require parents to stay on the premises and to help chaperone for the entire event.

### 40. Transportation

We recommend that your school group does not transport students for your events. Instead, require the parents to drop off and pick up their kids. This policy does not

provide any coverage for automobile liability. If your group decides to transport students, charter buses through your school district when transporting children to or from school group activities.

#### **41. Walk-A-Thon or Jog-A-Thon**

Walk-A-Thons and Jog-A-Thons are easy to plan and can make for a profitable fundraiser for your Booster Club/PTO. Here are some tips for having a successful Walk/Jog-A-Thon?

- ✓ **Set up multiple station to provide water to participants**
- ✓ **Check that routes are well marked and hazard free**
- ✓ **Ask your school to set up and run a first aid station**
- ✓ **Require participants to wear proper footwear**
- ✓ **Have all participants sign a Liability Waiver**
- ✓ **Hold this event on your school campus and do not have the course cross any public roads**

## **BONDING PLUS**

Your group works hard all year raising funds, but are you prepared if the unthinkable occurs and something happens to those hard-earned funds? Because money is often kept in private homes overnight and can be in the custody of various officers, it is exposed to loss by embezzlement, robbery, and theft. Bonding Plus is designed to protect your group's money against these types of mishaps. Without this coverage, recovery from a financial loss can take years, erasing all the hard work put in by leadership of the past, present, and future.

### **Who is Insured Under Bonding Plus?**

Bonding Plus is available to PTOs and Booster Clubs that are associated with a K-12 school campus.

### **What is Insured Under Bonding Plus?**

Bonding Plus protects your group against exposure to financial losses due to employee dishonesty, forgery, alteration, theft, disappearance or destruction. This policy has three coverages, each with a separate, per loss limit with a \$250 deductible. An employee is classified as any elected officer, committee chairperson (whether elected or appointed), or any member of the organization acting as a volunteer. A brief description of the coverage follows:

- ✓ **Employee Dishonesty**  
Provides protection for the loss of money, securities and other property resulting directly from one or more fraudulent or dishonest acts committed by an employee (as defined above) acting alone or in collusion with others.

✓ **Forgery or Alteration**

Provides protection for loss resulting from forgery or alteration of outgoing checks, drafts, promissory notes and similar instruments drawn against the Insured's accounts.

✓ **Theft Disappearance and Destruction**

Provides protection for loss resulting from theft, disappearance or destruction. This coverage is divided into two parts, each with its own separate per loss limit.

**PART A: LOSS INSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, within the premises. The definition of premises has been enhanced to include the interior of that portion of any building which is used by the insured while conducting business.

**PART B: LOSS OUTSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, outside the premises while being conveyed by a messenger, or while within the living quarters in the home of any messenger. The definition of messenger has been enhanced to include the Insured or any employee (as previously defined) who is duly authorized by the Insured to have the care and custody of the insured property outside the premises.

## **Where is Bonding Plus Coverage Applicable?**

The territory of this policy is the USA, its territories and possessions, Puerto Rico and Canada.

## **When is Bonding Plus Coverage Applicable?**

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year. There is also a discovery period which extends beyond the expiration date of the policy. This discovery period is one year from the end of the policy period with the provision that the loss, or the occurrence or act that gave rise to the loss, occurred during the policy period..

## **What are Tips to Safeguard the Booster Club/PTO Funds?**

Don't be afraid to ask questions or assume you are the only one who does not understand a transaction. As a member or an officer of a Booster Club/PTO, you have a responsibility to keep the organization healthy and your funds safe!

- ✓ **Keep checks in a safe and secure area**
- ✓ **Never pre-sign blank checks**
- ✓ **Have 2 signatures on all checks**
- ✓ **Look for missing or out-of-sequence checks**
- ✓ **Do not make checks out to cash**
- ✓ **Track all bills paid by keeping copies of invoices and matching receipts**

- ✓ Review all bank statements and check records each month; review should be by someone who is not the treasurer
- ✓ Have an annual audit of records completed and an audit completed every time officers who handle money take office, particularly the treasurer
- ✓ Verify wire transfers
- ✓ Verify cash logs and always provide receipts along with bank deposit slips
- ✓ Make bank deposits the same day or next business day
- ✓ Have at least 2 people present when counting money and utilize a “Funds Received” form
- ✓ Maintain timely and complete financial information at all times
- ✓ Review the accounts payable, vendor, and donation lists to check for suspicious names or businesses
- ✓ Copies of tax forms filed should be included in the Treasurer’s, Secretary’s and President’s records
- ✓ Purchase Bonding Plus Insurance coverage for your group

## What is Excluded Under Bonding Plus?

While you will find our Bonding coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of crime insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

### There is NO coverage, or coverage is excluded for:

- ✗ Losses, the proof of which is dependent upon an inventory or profit and loss computation.
- ✗ Losses due to accounting or arithmetical errors or omissions.
- ✗ Moneys in coin-operated vending machines or amusement devices
- ✗ Losses to property in an armored vehicle or messenger service
- ✗ Losses (except money or securities) due to fire
- ✗ Losses resulting from extortion
- ✗ Interest, dividends, or other income resulting from a money loss
- ✗ Costs, fees, and other expenses incurred by the insured in establishing the existence of or amount of a loss covered under this policy

**x Losses resulting from the use or sale of supermarket or another type of Scrip**

**x Cancellation of Coverage for a Specific Employee(s)**

The employee dishonesty coverage contains a condition that immediately cancels any future coverage for any employee (as previously defined) upon discovery by the Insured, or an officer or director, of any dishonest act committed by that employee, either before or after becoming an employee of the insured group. This condition is common to this type of coverage. Coverage is also excluded for any employee for whom similar prior insurance has been canceled.

## **DIRECTOR & OFFICERS LIABILITY PLUS**

What if someone files suit against your group for a breach of duty? What if an officer gives misleading information? Directors & Officers Liability Plus picks up where Liability Plus leaves off by providing insurance protection for losses resulting from an actual or alleged error or omission, misleading statement or breach of duty. This coverage is sometimes referred to as management malpractice.

### **Who is Insured Under Directors & Officers Liability Plus?**

Coverage is available to any PTO or Booster Club associated with a K-12 school that wishes to purchase this D&O liability protection.

**The following are Insureds under the policy:**

- ✓ **The group as an entity**
- ✓ **Any Director, Officer, Trustee, Employee or Volunteer**

### **What is Insured Under Directors & Officers Liability Plus?**

The policy provides Directors & Officers Liability insurance protection up to \$1,000,000 per occurrence /\$1,000,000 annual aggregate for decisions made by an officer, director, or board.

**Coverage is included for the following:**

- ✓ **Wrongful Act**
- ✓ **Error or Omission**
- ✓ **Negligent Act**
- ✓ **Misleading Statement**
- ✓ **Breach of Duty**
- ✓ **Employment Practices Liability**

## **Where is Directors & Officers Liability Plus Coverage Applicable?**

The territory of this particular policy is worldwide provided that the suit or proceedings are brought within the United States, including its territories and possessions, or Canada.

## **When is Directors & Officers Liability Plus Coverage Applicable?**

The time limitation of almost any insurance contract is defined by its inception and expiration date and time at some specific location. This limitation is also known as the policy period, which in this instance is one year.

## **What is Excluded Under Directors & Officers Liability Plus?**

There are some specific exclusions usual to Directors & Officers Liability insurance.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Unjust enrichment, obtaining profit or advantage to which the Insured was not entitled**
- x Any criminal, malicious, fraudulent, knowingly wrongful, or dishonest act or omission**
- x Bodily Injury (see Liability Plus)**
- x Property Damage (see Liability Plus)**
- x Personal Injury (see Liability Plus)**
- x Intoxicants**
- x Securities Exchange Commission exposures**
- x Employee Benefit Plans**
- x Government grants**



## **ACCIDENT MEDICAL PLUS**

While Liability Plus provides medical expense coverage, Accident Medical Plus offers higher limits and broader coverage for out-of-pocket medical expenses. Accident Medical coverage is a supplement, not a replacement for Liability Plus. Liability Plus and Accident Medical Plus in combination provide the broadest coverage available for your group. This Coverage is offered by an A+ rated carrier.

### **Who is Insured Under Accident Medical Plus?**

Anyone injured while attending a covered, sponsored, or supervised activity or event.

### **What is Insured Under Accident Medical Plus?**

Coverage is provided for medical expenses incurred up to the selected limit while attending a sponsored activity or event. Each accident has a \$25.00 deductible.

### **Where is Accident Medical Plus Coverage Applicable?**

The territory of this policy is the USA.

### **When is Accident Medical Plus Coverage Applicable?**

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year.

### **What are Tips for Safe Events?**

- x Have the premises inspected prior to use**
- x Establish a maximum number of attendees for your event**
- x Make sure there is adequate space, circulation routes and emergency exits for your event**
- x Clearly define designated access routes**
- x Designated entrance and exit points**
- x Lock areas of building not in use**
- x Tape off / mark areas that are out of bounds**
- x Have a ratio of one volunteer to four children to determine the number of supervisors needed**
- x Establish and agree on emergency procedures in case of an incident**
- x Have vendor attendants constantly watch the activities on equipment they supply**
- x Have first aid equipment ready and available on-site**

- x Designate qualified first aid volunteers for your event**
- x Make sure a telephone is available in case of emergency**
- x Use cable covers on all wires to prevent tripping accidents**
- x Be sure that any spills are cleaned up immediately**
- x Ensure that arrangements are made for clearing up and safely disposing of any trash left after your event**

## **What is Excluded Under Accident Medical Plus?**

While you will find our Accident Medical coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of Accident Medical insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Suicide, suicide attempt or self-inflicted injury**
- x Sickness, disease or infections**
- x Criminal activity**
- x War**
- x Military duty**
- x Intoxicants**
- x Drugs unless taken under the advice of a Physician**
- x Aircraft**
- x Stroke**
- x Losses covered by other insurance**
- x Speed contests**

## **PROPERTY PLUS**

Just as you would protect your own personal property, it is the responsibility of leadership to protect the group's property. The last thing you would want to worry about is not being able to properly replace or repair property or merchandise in case of loss.

### **Who is Insured Under Property Plus?**

This coverage is available to PTOs or Booster Clubs associated with a K-12 campus.

### **What is Insured Under Property Plus?**

Property Plus insures the group's property items, up to the specified value, against risks of direct physical damage. This policy has a \$250 deductible.

**The following list includes some of the items that can be covered under a Property Plus policy.**

- ✓ **Cameras**
- ✓ **Coffee Makers**
- ✓ **Computers**
- ✓ **Film/Overhead Projectors**
- ✓ **Jewelry for Sale**
- ✓ **Musical Instruments**
- ✓ **Office Equipment**
- ✓ **Other Items/Stock Held For Sale**
- ✓ **Popcorn Makers**
- ✓ **Snow Cone Machines**
- ✓ **Sports Equipment**
- ✓ **Tables and Chairs**
- ✓ **Theatrical Props**
- ✓ **Video Recorders**
- ✓ **Uniforms and Costumes**

### **Where is Property Plus Coverage Applicable?**

The territory of this policy is the USA.

## When is Property Plus Coverage Applicable?

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year.

## What is Excluded Under Property Plus?

While you will find our Property coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of property insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for losses greater than the replacement value of the property or loss or damage caused by, or made worse by:**

- x Deterioration, inherent vice or latent defect**
- x Wear and tear**
- x Seizure or destruction of property by order of governmental authority**
- x Any weapon employing atomic fission or fusion or nuclear reaction or radiation, radioactive contamination, however caused**
- x War, including undeclared or civil war**
- x Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these**

### **IMPORTANT:**

The information provided is only a summary of the coverage. It is not all inclusive, nor does it alter or waive any of the actual policy language. Please refer to your policy for specific coverage language. Questions regarding this summary should be directed to R.V. Nuccio & Associates, Inc. at 1-800-567-2685.

## EXCLUSIVE NATIONAL PROGRAM ADMINISTRATOR:



R.V. Nuccio & Associates, Insurance Brokers, Inc.  
10148 Riverside Drive, Second Floor  
Toluca Lake, CA 91602  
1-800-364-2433 Phone  
1-818-980-1413 Fax

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