

Kentucky PTA's
Insurance provider is
Underwriters Safety and Claims
The Underwriters Group
P.O. Box 23790
Louisville, KY 40223



HOW MUCH WILL THIS COST?

**Commercial Package with
Directors and Officers Liability:**
\$337.00 per year.

For more information about enrolling
in the Group Insurance Program
please contact the KY PTA state
office at 502-226-6607 or
kentuckypta@bellsouth.net

or

The Underwriters Group
Linda Cook (502) 244-1343
Direct Line (502) 489-6252
lindac@uscky.com

Kentucky
PTA[®]
everychild.one voice.[®]

Kentucky PTA
148 Consumer Lane
Frankfort, KY 40601
502-226-6607

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www.kypta.org

PROTECT YOUR PTA



**GROUP
INSURANCE
PROGRAM
FOR LOCAL
PTAs and PTSAs**

WHY HAVE INSURANCE?

Don't leave your PTA open to losses and possible suits which can be easily insured through the KY PTA's coverage. PTAs/PTSAs are not covered by the school's insurance. Parent groups must obtain their own coverage as outlined in the Redbook from the Kentucky Department of Education - <http://education.ky.gov/districts/FinRpt/Documents/Redbook%202013%20Edition.pdf> - see the section entitled "External Support/Booster Organizations". Below is the language in the Redbook.

Insurance

- 1) *It is recommended that treasurers of external support/booster organizations be bonded.*
- 2) *All external support/booster organizations are required to carry separate insurance for general liability with the appropriate coverage to operate their organization. External support/booster organizations are not covered by the district liability insurance.*
- 3) *Proof of liability insurance coverage must be submitted to the principal prior to commencing any fundraising activities.*

PTA GROUP INSURANCE PROVIDES THE FOLLOWING:

A. Commercial Package Coverage

1. Commercial General

Liability: Coverage for PTA meetings and sponsored activities, including fund raising events.

2. Automobile Liability:

Coverage for automobile liability claims that occur while a member is using his or her personal, borrowed or rented auto on PTA business.

3. Fidelity Bond:

Coverage for monetary or other PTA property losses resulting from theft by an officer of the PTA unit.

4. Crime:

Coverage for theft or mysterious disappearance of PTA funds.

5. Property:

All risk coverage protecting PTA property or property of others for which you are responsible.

The policy provides coverage on personal property (for its actual cash value up to a limit of \$10,000) held in possession of an insured unit for a fund-raising sales program or other purposes. The deductible is \$250 per occurrence-property or money losses only.

B. Directors and Officers Liability Coverage:

Protects PTA elected officers, committee members and volunteers from suits alleging wrongful acts in conducting the affairs of the PTA.

KY PTA is the policy holder of the PTA group insurance. A copy of the policy is kept in the Kentucky PTA office.