

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

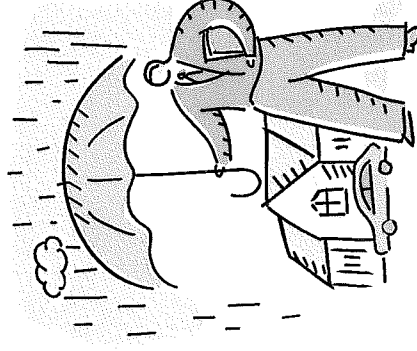
THE UNDERWRITERS GROUP
COMMERCIAL INSURANCE

HOW MUCH WILL THIS COST?

- Commercial Package:** \$250.00 per year.
- Commercial Package with Directors and Officers Liability:** \$352.00 per year.

For more information about enrolling in the Group Insurance Program please contact the KY PTA state office at 502-226-6607 or kyptapattyh@bellsouth.net or The Underwriters Group, Shelia Burton (502) 244-1343 sheliab@uscky.com

PROTECT YOUR PTA



Kentucky PTA
everychild.one voice.®

Kentucky PTA
P.O. Box 654
Frankfort, KY 40602-0654
502-226-6607
kyptapattyh@bellsouth.net
www.kypta.org

GROUP INSURANCE PROGRAM FOR LOCAL PTAs

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.

Most schools in Kentucky are covered under the Kentucky School Boards Insurance Trust (KSBIT). In a letter to Kentucky PTA from the KSBA they state:

"Based on KSBIT's policy language, the PTA as an organization is not a covered "member". Therefore, activities sponsored by the PTA/PTSAs in KSBIT's member schools are not covered under KSBIT's coverage document. If the members of the PTA/PTSAs act as "authorized volunteers" for activities that are sponsored by the school, then those volunteers would be covered under KSBIT's program."

For more information about KSBA insurance coverage contact Debbie Frick at 1-800-372-2962.

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. The Directors & Officers (D & O) coverage is only available if the Commercial Package Coverage is purchased.

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