

# Why Does My PTA Need Insurance?

**Your event is decorated, everyone has arrived, the fundraiser is making money and everyone is happy.... But then someone gets hurt and you realize that you forgot to purchase insurance...now what? What if you discover some of the fundraising money was stolen?**

The number one question that most PTAs face today is “Why does my PTA need insurance?” Did you know that you, as an individual member of the PTA or an officer of the PTA could be held personally liable for an accident that occurs at one of your events? Personal Liability means that your personal assets could be at risk if you were sued because of something that happened at one of your PTA events.

**Are you willing to put your checking account, your savings account, possibly your 401k or even your assets at risk for your PTA?**

**Let AIM show you how to protect yourself and your PTA!!**

## Below are the 4 main types of coverage available to your PTA:

### 1. General Liability with Extended Medical Payments

Protection against lawsuits for bodily injury or property damage liability resulting from a sponsored event.

**Endorsements Available:**

- Extended Medical Payments
- Media Liability

### 2. Professional Liability (Directors & Officers Liability)

Protection for lawsuits against officers of the Organization.

### 3. Fidelity Bond (Crime)

Protects your Organization's money.

### 4. Inland Marine (Business Personal Property)

Protection for business personal property such as fundraising supplies, raffle items or popcorn machines.



**Let us help you determine what coverage is right for your PTA!!**

Contact us today at 1-800-876-4044 or [aim@aim-companies.com](mailto:aim@aim-companies.com)

Or visit our website: [www.aim-companies.com](http://www.aim-companies.com)

