



Ann Arbor Public Schools PTO Insurance Coverage What You Need To Know...



- PTO or school sponsored events that take place on or off school property, both during and after school hours, are covered by the District's General Liability Insurance **if** the activity is authorized by the Principal.
- Student, parent or public injuries are only covered under the District's General Liability Insurance **if** the injury was found to be caused by District negligence.
- PTO activities must be authorized by the School Principal for coverage under the District's General Liability Insurance. If the Principal has question about the activity, he/she should call the Operations Office at 994-2250 for assistance.
- When taking students off school grounds, you are required to provide a student permission slip for parents to sign for the following reasons:
 - Parent is aware that their child is going off school property and gives permission for their child to do so.
 - Place, date and time of the field trip.
 - Informing parents how the students will get to and from the activity site.
 - Phone numbers are available to call a parent in an emergency.
 - Parents agree to assume risks associated with the field trip, release and hold harmless the Ann Arbor Public Schools of any liability for personal injury or property damage.
 - Parent agrees to be responsible for any medical treatment determined necessary.
 - Informing parents that chaperones will be accompanying students during the scheduled activity and students will not be allowed to leave the activity site.
- PTO funds collected are solely the responsibility of the PTO and will not be covered under the District's Insurance program. The PTO should purchase a Crime policy (Employee Dishonesty) that protects PTO from theft or embezzlement of funds collected from fundraising and other activities.
- Equipment owned by the PTO is not covered under the District's Insurance program. The PTO should purchase Business Insurance which would protect the property/equipment and fundraising merchandise owned by the PTO from a covered cause of loss such as theft.
- PTO Directors and Officers can be protected from potential lawsuits by purchasing Directors & Officers (D&O) Insurance for leaders who expose themselves to risks not approved and outside of their roles on behalf of the District.