

New York State PTA Red-Light Activities List

Frequently Asked Questions

September 25, 2010

1. Who is the New York State PTA Insurance Broker and when should a PTA contact them?

PTA Insurance Broker:

Rose & Kiernan Inc.
Robert E. Welch, Vice President
99 Troy Road
East Greenbush, NY 12061
1-800-242-4433
Fax: 1-518-244-4261
Website: www.rkinsurance.com
Email: Rwelch@rkinsurance.com

Coverage Questions & Clarification:

Nancy Cashman, CPIW CIC
ncashman@rkinsurance.com
518-244-4206

Insurance Certificates:

Lena Bucciero, CPCU
lbucciero@rkinsurance.com
518-244-4210

A PTA should contact the NYS PTA Insurance Broker when they have a question about coverage and what types of events are allowed, when they need a Certificate of Insurance and when they need to file a claim.

2. What are the New York State PTA Red-Light Activities?

NYS PTA has adopted certain policies regarding permissible PTA activities in order to minimize the risk of exposure. NYS PTA strongly recommends that certain activities be avoided because they are **dangerous and jeopardize the safety of our children and youth and adults who may participate**. Such activities and events also jeopardize the insurance coverage for all PTAs in the state. They are listed below and I have highlighted the activities that are impacting us the most.

Aircraft Demonstration
Animal Rides/Hay Rides
Bungee Jumping
Casino Night
Childcare (see babysitting - Yellow Light page)
Crossing Guards
Darts/Dart Games
Donkey Baseball/Basketball Dunk Tanks
Enrichment Programs
 Martial Arts
 Contact Sports (e.g., football, hockey, soccer, lacrosse, rugby)
 Swimming
 Gymnastics
 Skateboarding
 Aerobics (e.g., jazzercise)
 Roller Blading
Fireworks Sales
Flush Tank / Dunk Tank
Flushem
Hot Air Balloons/Balloon Ride (on ground or in the air)

Ice Skating and Roller Skating
Ice fishing derby
Inflatables (e.g., Astro Walk, Castle Bounce, Cosmo Walk, Moon Walk, Slides, Mazes)
Mazes
Motorized Rides/Amusement Parks
Paint Ball Guns
Pyrotechnic Displays
Rock Climbing Walls
Rocket Launching
Ropes/Challenge Courses
Slam Dancing (Moshing, Stage Diving)
Slides
Snow Activities (e.g., Skiing, Snowboarding, Snowmobile Rides, Sledding)
Transportation+
Velcro Walls
Water Activities (e.g., Boat Rides, Sailing, Canoe, Kayak, Water Skiing, Whitewater Rafting, Surfing)

3. Can a PTA partake in New York State PTA Red-Light Activities?

No. These activities are prohibited by NYS PTA and as such, NYS PTA insurance will not apply. The NYS PTA created the Green, Yellow and Red-Light Activity lists as a risk management tool based on years of experience dealing with these activities and the resulting incidents that have occurred.

PTA Units that choose to participate in activities that are on the Red-Light Activity list place their PTA Unit, NYS PTA and all PTAs in New York in a very difficult position. Each year the NYS PTA Insurance Broker re-evaluates the insurance premiums based on their experience rating. Red-Light Activities result in increased insurance claims making it more difficult and expensive to obtain coverage for NYS PTA and all of its units.

4. Can a PTA purchase special event insurance for a Red-Light Activity that is not covered by the New York State PTA Insurance Policy?

No. Even if another policy was secured, it would not relieve NYS PTA from being brought into a lawsuit or claim if there was an incident that occurred during this activity. The Red-Light Activities were excluded from NYS PTA Insurance because they are considered dangerous. In addition, participation in these activities jeopardizes the insurance coverage for all PTAs in the State.

5. Is there a consequence to PTA Officers for conducting Red-Light Activities?

Yes. PTA officers may be held personally liable for conducting any of the events listed on the Red-Light Activity list. This means that if a PTA conducts a Red-Light Activity and someone gets injured leading to a claim or lawsuit, the PTA officers involved in planning and implementing the event can be sued and their personal assets could be at stake.

6. Can a PTA conduct a Red-Light Activity if the vendor has its own insurance?

No. These activities should not be contemplated, even if a vendor has his own insurance.

7. If the CCSD offered free, family swim nights at the FFMS Pool to the PTAs and school district insurance allows it, can the PTA organize the event?

No. Swimming is on the Red-Light Activity List and as such PTAs should not sponsor any event that involves swimming. A PTA cannot send out a flyer announcing the swim, keep track of RSVPs, or organize the event in any way. If the school district would like to open the pool to the community, then they are doing so on their own and at their own risk.

8. Can a PTA go on a field trip where the only Red-Light Activity is swimming and not use the pool but partake in other activities that are not Red-Light Activities?

If there is a pool on the premises where the trip is taking place, it poses a risk unless you can **ensure** that there will be no access to the pool.

9. Can inflatables be part of any PTA sponsored event?

No. Inflatables are on the NYS PTA Red-Light Activities list and as such are prohibited.

10. Can contact sports be offered in PTA-Sponsored After-School Enrichment classes?

No. If the enrichment program is sponsored and organized by the PTA, it cannot include contact sports.

However, the school district has indicated they would provide coverage for non-PTA-sponsored enrichment classes that fall under the category of contact sports like basketball, soccer, and lacrosse. Coverage would require appropriately certified personnel, i.e., those holding a temporary or professional coaching certificate in the sport, to provide supervision for the activity. The school district is looking to the Community Learning Center to possibly absorb these contact sport classes that the PTAs will no longer be able to provide. However, this is not a guarantee nor has it been confirmed. It is simply being discussed.