

# Insurance Recommendations for PTA Activities

Some activities can be dangerous and jeopardize the safety of our children and youth in spite of precautions taken. Think ahead, weigh the consequences, and plan carefully. Such activities can jeopardize the insurance coverage for all PTAs in New York State.

Be sure to refer to the following recommendations before planning your PTA activities.

## **GREEN LIGHT**

Approved activities and events are listed on the **GREEN LIGHT** page of this summary

## **YELLOW LIGHT**

Occasionally, PTAs want to sponsor activities which may require additional insurance coverage, waivers of liability and certificate of insurance. PTAs must strictly adhere to PTA guidelines and/or other special arrangements. The following forms are available from your region director: (1) Independent Contract (2) Student Health Inventory and/or Parental Consent Form (3) Indemnification and Hold Harmless Agreement. All conditions must be met before undertaking any activities listed on the **YELLOW LIGHT** pages. The insurance broker must be consulted.

## **RED LIGHT**

Certain activities and events should be avoided. Individual PTA officers may be held personally liable for conducting any event listed. The **RED LIGHT** page in this summary lists the activities which are not recommended.

**New York State PTA and Rose & Kiernan, Inc. reserve the right to deny requests for additionally insured on the Certificate of Insurance for participation in Red Light activities.**

# RED LIGHT

New York State PTA has adopted certain policies regarding permissible PTA activities in order to minimize the risk of exposure. New York State 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. **PTA officers may be held personally liable for conducting any of the events listed below. These activities should not be contemplated, even if vendor has own insurance.**

**New York State PTA and Rose & Kiernan, Inc. reserve the right to deny requests for additionally insured on the Certificate of Insurance for participation in Red Light activities.**

**PTA funds can never be used to pay for alcohol.**

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)

+Transportation should be in school buses or charter service rather than private passenger vehicles.

# YELLOW LIGHT

Occasionally, PTAs want to sponsor activities which pose a risk and do not support the Purposes of PTA, and/or may require additional insurance coverage. PTAs must strictly adhere to the conditions as indicated. Please contact the insurance agent and the region director or assistant director before undertaking any of these activities listed on the YELLOW LIGHT pages.

**Under no circumstances should any PTA unit, council, or region sign a Hold Harmless Agreement for a vendor or provider or agree in any way that the PTA will be held responsible for liability. Review all contractual arrangements very carefully to make sure that they do not contain such provisions.**

The number [e.g., (1)] following each activity refer to the CONDITION(S) that must be met prior to PTA voting to sponsor an activity or event.

Any for-Hire Transportation	
Charter Services	(2)
Limousine Services	(2)
Babysitting at PTA Meeting	(3)
Bowling	(1)
Carnival with Amusement Vendors (no motorized rides)	(2)
Craft Fair	(2)
Enrichment Program	
Academic	(1), (4)
Ballet/Dance	(1), (4)
Athletic Sports (non-contact)	(1), (4)
Grad Night for Elementary or Middle School	(1), (2)
Haunted House	(5)
Holiday Boutique	(2) for non-PTA vendors
Student Walk-A-Thon	(1)
Swap Meets	(2) for non-PTA vendors

## CONDITIONS

- (1) Obtain a signed PTA student permission from each student's parents or guardian. Anyone eighteen or older may sign their own waiver. (See attached form.) **THIS ACTIVITY SHOULD BE DONE WITH EXTRA CAUTION AND SUPERVISION.**
- (2) Obtain a certificate of Insurance and an endorsement naming PTA as Additional Insured on the policy with an AM Best Rated A Company.
- (3) The only babysitting that is allowed is at PTA meetings where parents are continually on campus and the following conditions are met: The "babysitters" do not change diapers, there are at least two unrelated adults (18 years or older) in attendance at all times, and coffee or other hot fluids are kept outside of the babysitting room or area.
- (4) Have at least two unrelated adults (18 years or older) in attendance at all times.
- (5) On school grounds and with the inspection from the fire department.

# GREEN LIGHT

Approved activities and events are listed below. Plan carefully and take all necessary precautions to have a safe activity.

**Under no circumstances should any PTA unit, council or region sign a Hold Harmless Agreement for a vendor or provider or agree in any way that the PTA will be held responsible for liability. Review all contractual arrangements very carefully to make sure that they do not contain such provisions.**

Arts & Craft Activities	Karaoke
Arts in Education Programs	Magic Shows
Auction/Silent Auction	Math Fair
Balloon Artist (non-helium inflation)	Movie Night
Band Concerts	Parent Education Workshops Performing Arts
Baseball Toss (through target)	Pizza Night
Bean Bag Toss	Plant Boutique
Bike Displays	Reading Night
Book Fair	Reflections Program
Carnivals (without amusement vendors)	Ring Toss
Christmas Tree Sales (no cutting)	Roll Reversal Plays
Colored Sand Painting	Rummage sales
Community Forums	Flea Market
Costume Carnival (costume rentals)	White Elephant Sale
Craft Fair *	Safety Programs
Craft Workshops	Sales (such as)
DJs	-Gift Wrap
Dances	-Greeting Cards
Dinners (pasta, international, barbecue)	-Fruit
Enrichment (academic)	Sale of Logo Items
Face Painting	Scarecrow Competition
Family Portraits	School Play
Fashion Shows	Science Fair
Football Throw (through target)	Silhouettes
Founders Day Dinner	Spelling Bee
Gift Wrapping	Sponge Toss (using goggles)
Golf Tournaments	Storytellers/ Performers
Hobby Shows	Swap Meets*
Holiday Boutique	Talent Shows
Ice Cream Socials	Walk-A-Thon - adults only
ID Bracelets	

\* operated by PTA members with all receipts going to PTA (see **YELLOW LIGHT** page for non-PTA vendors)

**Fund raising activities where students may go door-to-door should not be done under any circumstances.**