

YELLOW LIGHT

Occasionally, PTAs want to sponsor activities which may require additional insurance coverage, waivers of liability, certificates of insurance or other special arrangements. PTAs must strictly adhere to PTA guidelines. All conditions must be met and/or the California State PTA Insurance Broker consulted before undertaking any activities listed on the **YELLOW** pages.

Under no circumstances should any PTA unit, council or district sign a Hold Harmless Agreement for a vendor/concessionaire/service 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. If a contract includes a Hold Harmless Agreement contact the California State PTA Insurance Broker prior to signing.

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

Aerobics (1)
Athletic Events (1), (3), (4) and (5)
Ballet or Dance Classes (1)
Babysitting at PTA Meetings (6)
Bike Rodeo (1)
Bingo (9) and (10)
Camps — Outdoor Enrichment and Science (1), (2) and (3)
Carnivals with Powered Rides and Amusement Vendors (2) and (3)
Chartered Services, Limousine Services, Any For-Hire Transportation (2) and (3)(17)
Childcare (3), (4) and (11)
Climbing Walls (2)
Craft Fairs, Holiday Boutique and Swap Meets (2) and (3)
Enrichment (After School) Classes (20)
Field Trips (1) and (2) — if questions, then (3)
Go-Carts (1) and (2)
Hayride (3)
Helmet Fairs (15)
Hypnotist (2)
Jog-A-Thon/Walk-A-Thon (1)and(5)
Inflatable Slides (2)
Interactive Games (1), (2) and (14)
Grad Night (1), (2), (3) and (13)
Laser Tag (2)
Limousine, Bus Service or Transportation (2) and (17)
Litter Cleanups (1) and (12)
Opportunity Drawing Tickets (10)
Parking Lots – where you charge a fee for parking (18)
Petting Zoo (2) and (19)
Purchase of Playground Equipment (16)
School Premises (7)
Skate Night (1)
Snack Food Concessionaire — Hired (2) and (3)
Space Ball (2)
Sumo Wrestling (1) and (2)
Swim Classes or Swim Party (1) and (8)
Virtual Realities (2)
Water Slides (1), (2) and (3)
Yoga (1)

CONDITIONS

- (1) Obtain a signed PTA student waiver from each student's parent or guardian. A waiver may be signed for a whole year's activities; place it in the school packet at the beginning of the year. You will need to adapt and add the wording "as respects all PTA-sponsored events for the school year **2004-2005**." Anyone eighteen or older may sign his/her own waiver. (See page 10 - English and page 11 - Spanish.)
- (2) Obtain a Certificate of Insurance and an endorsement naming PTA as Additional Insured on the policy. The vendor/concessionaire/service provider must also sign the Hold Harmless Agreement (page 9). The Hold Harmless Agreement part (b) spells out the insurance requirements for the vendor/concessionaire/service provider. Please refer to listing of vendors/concessionaires/service providers who have Evidence of Insurance on file with California State PTA.
- (3) Call the California State PTA Broker with details of the event at (800) 733-3036.
- (4) If a PTA unit, council or district chooses to sponsor allowable activities or events that the insurance company has excluded, the unit, council or district must purchase the necessary additional participant liability insurance for that activity, and the entire organization (the California State PTA, its units, councils and districts) must be named as Additional Insured. Please contact the California State PTA Broker, Armstrong/Robitaille Insurance Services, for requirements for additional insurance. The California State PTA Broker understands the necessity of protecting the entire organization and will make sure that such additional coverage will match the existing PTA liability insurance and that the California State PTA will be protected.
- (5) The only exception for which additional insurance need not be purchased is a Jog- or Walk-A-Thon. Parents and teachers may participate but must sign a Participant's Waiver (page 12) for themselves. General public is not allowed to participate. Keep in mind that the PTA does not have accident coverage for Jog- or Walk-A-Thon participants.
- (6) 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. Refer to the California State PTA "PTA-Provided Babysitting Services" in the Finance section of the **California State PTA Toolkit**.
- (7) The California Education Code 38134 precludes a school district from requiring that a PTA sign a "Hold Harmless Agreement" when using school premises. If the school district required the PTA to sign a Hold Harmless Agreement for use of school premises the PTA should call the California State PTA Broker.
- (8) Certified lifeguard required for all swim events.
- (9) Refer to the California State PTA "Operation of Bingo Games for Charitable Purposes" in the Finance section of the **California State PTA Toolkit**.

continued

CONDITIONS (continued)

- (10) Please consult local government for ordinances.
- (11) Refer to the California State PTA “Quality Child Care” in the Programs section of the **California State PTA Toolkit**.
- (12) Adequate supervision must be provided. Reflected vests and rubber gloves must be used. Clean up must not be done on freeways.
- (13) See “Programs – Graduation or Prom Night” in the Programs section of the **California State PTA Toolkit**.
- (14) If you are required to sign a contract by the vendor/concessionaire/service provider you **must** FAX a copy of the contract to the California State PTA Insurance Broker prior to signing: FAX number (626) 405-9055.
- (15) *If you sponsor a helmet fair do not accept payments for the helmets:* instead have the payments for purchases be made direct to the vendor.
- (16) For purchase of playground equipment make a gift of the money to the school to purchase and install the equipment.
- (17) The California State PTA does not have excess coverage over the bus company Insurance. It is recommended that you gift the money to the school and allow them to arrange for and pay for the bus when making field trips.
- (18) Parking Lots are NOT covered by our liability insurance. If you wish to operate a parking lot where fees are charged you need to arrange special insurance. Please contact the California State PTA Broker, Armstrong/Robitaille Insurance Services, for requirements for additional coverage.
- (19) Children are exposed to dangerous E. coli bacteria at petting zoos. Children, after touching animals, might put their hands to their mouths. It is recommended that you use an antibacterial hand jell or have the child wash their hands immediately.
- (20) See the red pages for enrichment classes that are not allowed. Enrichment teachers are supposed to have their own insurance. Contact the PTA Broker, Armstrong/Robitaille if the teacher does not have their own insurance. It is a requirement of the PTA insurance that two unrelated adults be in the enrichment classes at all times.