

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 unit, council or district PTA 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 or Indemnity Clause 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, Gymnastics (1) (3)
Athletic Events generally prohibited-call insurance broker for exceptions (1), (3), (4) and (5)
Babysitting at PTA Meetings (6)
Bake Sale (23)
Ballet or Dance Classes (1)
Bingo (9) and (10)
Camps — Outdoor Enrichment and Science (1), (2) and (3)
Car Wash Fundraising ((25)
Carnivals with Powered Rides and Amusement Vendors (2) and (3) Not all rides are allowed, refer to broker.
Chartered Services, Limousine Services, Any For-Hire Transportation (2), (3) and (16)
Childcare (3) and (4)
Climbing Walls (1) and (2)
Craft Fairs, Holiday Boutique and Swap Meets (2) and (3)
Defibrillators for School Use (20)
Dunk Tank at PTA Event but Sponsored by the School (22)
Enrichment (After School) Classes (19), Call PTA insurance broker for PE exceptions.
Farmer Markets (26)
Field Trips (1) and (2) — if questions, then (3)
Go-Carts (1) and (2)
Hayride (3)
Helmet Fairs (14)
Hypnotist (2)
Jog-A-Thon / Walk-A-Thon (1) and (5) **SEE NEW INFORMATION**
Inflatable Slides – must be tied down — **No homemade slides-must be rented from vendor (1) and (2)**
Grad Night (1), (2), (3) and (12)
Limousine, Bus Service or Transportation (2) and (16)
Litter Cleanups (1) and (11)
Opportunity Drawing Tickets (10)
Parking Lots - where you charge a fee for parking (17)
Petting Zoo (2) and (18)
Photos of school activities ((24)
Pie Throwing (27)
Purchase of Playground Equipment (15)
Raffles (21)
School Premises (7)
Snack Food Concessionaire — Hired (2)
Space Ball (1) and (2)
Sumo Wrestling (1) and (2)
Swim Classes or Swim Party (1) and (8)
Velcro Walls – not allowed with trampolines (1) and (2)
Water Slides — **No homemade slides** (1), (2) and (3)

- (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 **2012-2013.**" Anyone eighteen or older may sign his/her own waiver.
- (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 PTA insurance website for a list 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 unit, council or district PTA chooses to sponsor allowable activities or events that the insurance company has excluded, the unit, council or district PTA 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 Insured. Please contact the California State PTA broker, BB&T Insurance Services of CA, Inc. 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) **NEW:** Jog and Walk-A-Thons are now allowed with the general public. You need the following: 1) a prearranged course that is separate from traffic 2) proper supervision (security & police in place 3) water stations and 4) participants waivers and parent approval and student waivers completed for all 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-may be under 18 if Certified Babysitter) in attendance at all times, and coffee or other hot fluids are kept outside of the babysitting room or area. If over 11 children in attendance one additional person, who may be under 18, is recommended to be onsite. Refer to the California State PTA "PTA-Provided Babysitting Services" in the Finance section of the **California State PTA Toolkit**. If you provide Child Care instead of babysitting, refer to Item 4 above.
- (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 requires the PTA to sign a Hold Harmless Agreement for use of school premises the PTA should call the California State PTA broker and use the enclosed "Facilities Use Permit Addendum" (page 10).
- (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**.
- (10) Please consult local government for ordinances.
- (11) Adequate supervision must be provided. Reflective vests and rubber gloves must be used. Clean-up must not be done on freeways.
- (12) See "Programs – Graduation or Prom Night" in the Programs section of the **California State PTA Toolkit**.

CONDITIONS *(continued)*

- (13) 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 (888) 770-1883.
- (14) If you sponsor a helmet fair do not accept payments for the helmets; instead have the payments for purchases made directly to the vendor.
- (15) For purchase of playground equipment make a gift of the money to the school to purchase and install the equipment. Do not install any playground equipment.
- (16) The California State PTA does not have excess coverage over bus company insurance. It is recommended you gift the money to the school and allow the school to arrange and pay for the bus.
- (17) 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, BB&T Insurance Services, Inc., for requirements for additional coverage.
- (18) Children are exposed to dangerous E. coli bacteria at petting zoos. Children, after touching animals, may put their hands to their mouths. It is recommended that you use an antibacterial hand gel or have the child wash their hands immediately.
- (19) See the red pages for enrichment classes that are not allowed. Enrichment teachers are required to have their own insurance. Contact the PTA broker, BB&T Insurance Services of CA, Inc., 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.
- (20) When you purchase a defibrillator it is important that you gift it to the school and not be responsible for the operation or training of the defibrillator.
- (21) Information on how to conduct a legal raffle can be obtained by going to the California Attorney General's website. (See www.ag.ca.gov Section 320.5 Gambling Charitable Raffles.)
- (22) A dunk tank is permissible at your PTA event *IF* the school provides a letter addressed to your PTA unit stating school is responsible and PTA will be held harmless for any injuries resulting from the dunk tank. The PTA Unit may not rent the dunk tank. The School must rent it. PTA will allow the Royal Flush Dunk Tank. This is totally enclosed so water doesn't splash out. Call the broker to confirm.
- (23) Need to check with your school district and County Health Department to see if home cooked items are allowed.
- (24) Need parents release signed.
- (25) Yes, however PTA does not have automobile insurance. The owner's must drive their own vehicle. There is no coverage for damage done to the autos. Don't wear belts with buckles.
- (26) Farmer Markets have very strict guidelines. You must contact the insurance broker (800) 733-3036.
- (27) No pies are to be used. Can use paper plate with whipped cream. Picture of victim is to be blown up and be used instead of the actual person.