

## AIM Insurance Summary

Type of Insurance	Brief Description	Coverage	Annual Premium	Deductible	Additional Coverage	Annual Premium
<b>General Liability</b>	<b>Required by Oregon PTA.</b> This coverage protects against lawsuits resulting from incidents at PTA events (list given). It protects PTA members (and students/non-paid attendees), volunteers, employees, and those specifically named as insured. It does NOT covered those being paid to attend (vendors).	\$1,000,000 per incident (\$2,000,000 aggregate) \$5,000 per person medical	\$75*	None		
<b>Accident Medical</b>	Supplemental to General Liability. It allows for more medical expense AND it covers more types of incidents than GL. For example, Accidental Medical covers transportation (cars, boats, buses) whereas GL does not.	\$10,000 per person medical \$25,000 per person medical \$50,000 per person medical	\$95 \$105 \$120	None		
<b>Fidelity Bond</b>	<b>Required by Oregon PTA.</b> This coverage protects against embezzlement, robbery, and theft of money, Scrip, and other cash equivalents. It protects PTA Officers, PTA Volunteers, and couriers. It is a blanket bond, not positional (so we do not have to specify the position of each person covered).	<del>\$10,000 per incident</del> \$25,000 per incident \$50,000 per incident	(not in OR) \$75* \$140	\$250/incident	75K 100K 125K 150K 200K 250K 300K 400K 500K	\$200 \$260 \$320 \$380 \$440 \$500 \$560 \$695 \$845
<b>Officers Liability</b>	Protects and covers decisions made by the board. Further protects the assets of those officers from civil litigation. Does NOT cover criminal or knowingly wrongful acts.	\$1,000,000 per incident	\$65	\$1500/Incident		
<b>Property Insurance</b>	Protects non-cash property from theft or damage. Includes items in possession for brief time such as T-shirts before distribution to customers, etc.	\$10,000	\$115	\$250/incident	25K 50K 75K 100K 150K 200K	\$200 \$375 \$475 \$615 \$775 \$905

\* A single annual premium of \$150 covers BOTH (required by OPTA) General Liability (\$1M policy) and Fidelity Bond (\$25K policy).  
Additional coverage is at additional price (as listed above).

*These prices and information points are based on 2015 prices and subject to change, usually with 60 days notice by AIM. Some of the additional coverage quotes may be "national estimates" rather than specific/correct for Oregon. Please contact AIM at 1-800-876-4044 (CST) or [www.aim-companies.com](http://www.aim-companies.com) for more info.*