

## **Insurance Requirements: Waivers and Vendors**

*Updated 11/30/2021*

Free State PTA Insurer:

AIM Insurance

214-360-0801

<https://aim-companies.com/>

The following insurance guidance is from AIM. Please confirm your local unit's insurance is current with AIM. If you have ANY questions about event insurance please contact AIM directly at 214/360-0801 or review their [website](#). The FAQs and Resources tabs are especially helpful.

### **WAIVERS - Strongly Recommended, Not Required**

AIM DOES NOT REQUIRE waivers from parents or participants. FSPTA does not have any regulations in place yet (as of 11/1/2021); however, for now, FSPTA's Treasurer, Katrina Jones, **suggests collecting them** and would be ok in saying they **may be collected electronically**. Please just make sure you have a way of **tracking and storing** them safely.

[AIM Waiver advice](#): "As a risk management practice, this is a good idea and always recommended. Waivers are not required, but it does create a sense of responsibility on the part of the parents and often deters lawsuits. In addition, waivers will provide an additional defense in court, but cannot stop someone from filing a lawsuit."

Sample [Participant Waiver](#)

Sample [Parent's Approval and Student Waiver](#)

### **VENDORS**

A **vendor** is a person or company who provides a service or sells goods such as:

- Bus company, Book Fair, Fundraising Company
- Inflatable Company, Assembly Act
- DJ, Caterer, Food Purveyor, etc.

\*NOTE: While AIM DOES NOT REQUIRE Certificates of Liability or Hold Harmless forms from vendors, DOES NOT REQUIRE PTSAs to notify AIM about After-Prom, and DOES NOT REQUIRE waivers from participants, the insurance company strongly recommends them. Free State PTA does not have any requirements in place yet (as of 11/1/2021). **In the interim, until new procedures are established, FSPTA suggests getting them.**

1. AIM and FSPTA strongly recommend you request a **Certificate of Liability Insurance** from any vendors you contract with and are added as an **Additional Insured**. This means that should a claim arise, the claim would first be made to the vendor's insurance before AIM. Here is some [helpful information on Certificates of Liability Insurance](#). You request the Certificate from the vendor, and the vendor must request it from their insurance company. Request the "Additional Insured" form at the same time.
2. Sample [Hold Harmless Agreement](#) - To be completed and signed by the vendor.

Instructions:

- The vendor should request the Certificate of Liability Insurance from their insurer.
- Both documents must be completed and obtained *prior* to the date of your event and kept on file.
- Your vendor contract needs to be in the name of your PTSA, *not* your school or an individual.
- Only PTSA presidents may sign contracts.
- If someone asks your PTSA to sign and submit a Hold Harmless or Additional Insured form, please call AIM Insurance at 214-360-0801.

### [SAMPLE INSURANCE CERTIFICATE FOR VENDORS](#)

These are the OLD sample Certificate of Liability Insurance and Additional Insured forms in the link that precede AIM insurance. The difference now is that the vendor's insurer is to replace "Maryland Congress of Parents & Teachers" with "Free State PTA" in 3 places:

1. the box for "Description of Operations/Locations/Vehicles" - tell the vendor that this language is required: "Free State PTA, all units, councils, and districts, including officers, directors, members, and volunteers are hereby named as Additional Insured per attached Additional Insured endorsement."
2. the box for "Certificate Holder" - Replace "Maryland PTA" with "Free State PTA".
3. on the Additional Insured form under Name of Additional Insured Person(s) or Organization(s): - Replace with "Free State PTA, including all units, councils, districts, and all their officers, directors, members, and volunteers."

### APPROVED ACTIVITIES

- [Red/green/yellow light events](#)
- Many traditional After-Prom activities are marked "Pause: Use Caution"
- If you have any questions, contact AIM.