

What's the risk?

Do school PTOs and booster clubs need insurance?

Common risks for PTOs and booster clubs

1. Injuries to students and others
2. Theft of booster funds
3. Property damage or loss
4. Negligence claims against officers & directors

Reduce risks by:

1. Eliminate/modify activity
2. Transfer
 - a. to vendors by contract
 - b. to insurance
 - c. to school

Risk assessment & management simplified

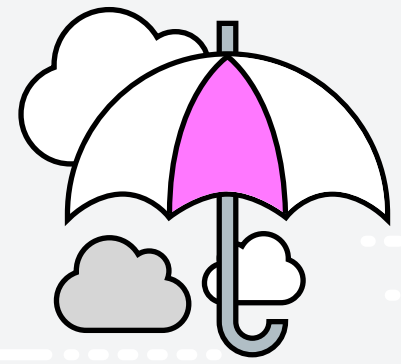
Step 1:
ID
activities

Step 2:
Assess
risks

Step 3:
Control
risks

Parent Booster USA provides information, training, and help to set up and operate booster clubs and PTOs.

✉ info@parentbooster.org 📞 407-347-0063



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Four main types of insurance

1. **General liability** – protection against lawsuits for bodily injury at booster event
2. **Professional liability (Directors & Officers)** – protects the club from lawsuits for “wrongful acts” of directors, officers and volunteers
3. **Fidelity Bond** – protects your organization’s money
4. **Business Personal Property** – protects property such as fundraising supplies, raffle items, or popcorn machines

RISK ASSESSMENT WORKSHEET

Activity	Assess Risk	Control risk Eliminate? Modify? Transfer?
Fall Festival	Trips, falls, injuries	General liability insurance; transfer to vendors (e.g. pony ride to provider); modify activities as appropriate