

May 31, 2011

Cedar Rapids Community School District
Attn: Steve Graham
907 15th Ave SW
Cedar Rapids, IA 52404

RE: PTA-PTO Insurance with the Cedar Rapids Community School District

The Cedar Rapids Community School District has included all of its PTA and PTO units as an Additional Insured under its General Liability policy which provides the following coverages:

1. General Liability insurance with a \$1,000,000 limit for each occurrence. No deductible.
2. A general annual Aggregate limit of \$2,000,000. No deductible.

The PTA and PTO units are included as an Insured subject to the following:

1. Coverage is provided, but only with respect to the liability for your activities or activities it performs on behalf of the School District.
2. Any officer or member of the Board of Directors, but only while acting within the scope of their duties as such on behalf of the School District.
3. Any person or persons who is or are club or organization members or volunteer workers, but only while acting at the direction of and within the scope of their duties for the PTA-PTO organizations.

The PTA-PTO units are also included as an Additional Insured under the District's Linebacker policy, which is an Errors and Omissions policy, with limits of coverage in the amount of \$1,000,000 for each loss and a \$1,000,000 annual aggregate limit. This policy has a \$10,000 deductible per claim.

The Errors and Omissions policy covers the PTA-PTO units in respect to a "wrongful act" arising out of their operations they perform on behalf of the School District.

No other insurance coverage is provided, so if any PTA or PTO unit wishes to insure any property they own, any funds or bonding coverage on officers, they will need to obtain that coverage separately.

Sincerely,

Fred L. Schuchmann, CPCU

Lottie M. Miller, CPCU, CIC, AAI