

August 17, 2015

Steve Graham
Cedar Rapids Community School District
2500 Edgewood Road NW
Cedar Rapids, IA 52405

RE: PTA – PTSA Insurance with the Cedar Rapids Community School District
Policy Term: July 1, 2015 through July 1, 2016

The Cedar Rapids Community School District includes its PTA units as Additional Insureds under its General Liability policy. Also included are (2) PTSA units, Jefferson and Wilson. The following coverages are included for both of these groups:

1. General Liability insurance with a \$1,000,000 limit for Each Occurrence.
2. There is an annual Aggregate limit of \$2,000,000.

Coverage is provided, subject to the following:

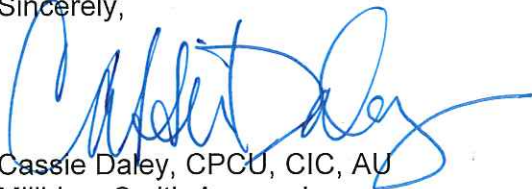
1. Only with respect to the liability for your activities or activities it performs on behalf of the School District.
2. Any officer or member of the Board of Directors, but only while acting within the scope of their duties as such on behalf of the School District.
3. Any person(s) who is/are club or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

These units are also included as 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 \$25,000 deductible per claim.

The Errors and Omissions policy covers the units with 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 PTSA unit wishes to insure any property they own, any funds or bonding coverage on officers, they will need to obtain that coverage separately.

Sincerely,



Cassie Daley, CPCU, CIC, AU
Millhiser Smith Agency Inc.