

October 12, 2018

Cedar Rapids Community School District
Attn: David Nicholson
2500 Edgewood Road NW
Cedar Rapids, IA 52405

RE: PTA – PTSA Insurance with the Cedar Rapids Community School District
Policy Term: July 1, 2018 through July 1, 2019

The Cedar Rapids Community School District includes (28) PTA/PTO units and (1) PTSA unit for Jefferson High School as Additional Insureds under its General Liability & Linebacker Liability policies. The following coverages are included for these groups:


1. General Liability insurance with a \$2,000,000 Each Occurrence Limit & \$4,000,000 Aggregate
2. Linebacker, Public Officials & Employment Practice Liability insurance with a \$2,000,000 Each Loss Limit & \$2,000,000 Policy Term Aggregate. (This policy would cover any “wrongful acts” arising out of PTA/PTO/PTSA operations performed on behalf of the Cedar Rapids Community School District.)

Coverage is provided only with respect to the following:

1. Liability for activities performed on behalf of the Cedar Rapids Community 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 Cedar Rapids Community School District.
3. Any person(s) who are club/organization members or volunteer workers, but only while acting at the direction of, and within the scope of, their duties for the PTA/PTO and PTSA organizations.

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
The Accel Group