

# YELLOW LIGHT

Occasionally, PTAs want to sponsor activities which may require additional insurance coverage, waivers of liability, certificates of insurance or other special arrangements. PTAs must strictly adhere to PTA guidelines. All conditions must be met and/or the California State PTA Insurance Broker consulted before undertaking any activities listed on the **YELLOW** pages.

- ✓ **Under no circumstances should any unit, council or district PTA sign a Hold Harmless Agreement for a vendor/concessionaire/service provider, or agree in any way that the PTA will be held responsible for liability. Review all contractual arrangements very carefully to make sure that they do not contain such provisions. If a contract includes a Hold Harmless Agreement or Indemnity Clause contact the California State PTA Insurance Broker prior to signing.**

*The numbers [e.g., (1)] following each activity refers to the **CONDITION(S)** that must be met prior to a PTA voting to sponsor an activity or event.*

- Aerobics, Gymnastics (1) (3)
- Athletic Events generally prohibited-call insurance broker for exceptions (1), (3), (4) and (5)
- Auctions: See PTA Insurance Website for Rules & Waivers
- Babysitting at PTA Meetings (6)
- Bake Sale (22)
- Ballet or Dance Classes (1)
- Bingo (8) and (9)
- Camps — Outdoor Enrichment and Science (1), (2) and (3)
- Car Wash Fundraising (24)
- Carnivals with Powered Rides and Amusement Vendors (2) and (3) Not all rides are allowed, please refer to broker.
- Chartered Services, Limousine Services, Any For-Hire Transportation (2), (3), (15) and (27)
- Childcare (3) and (4)
- Climbing Walls (1) and (2)
- Craft Fairs, Holiday Boutique and Swap Meets (2) and (3)
- Defibrillators for School Use (19)
- Directing Traffic/Valet Drop Off and Pick Up (28)
- Dunk Tank at PTA Event but Sponsored by the School (21)
- Enrichment (After School) Classes (18), Call PTA insurance broker for PE exceptions.
- E-Waste (vendor needs General Liability and Auto)
- Farmer Markets (25)
- Field Trips (1) and (2) — if questions, then (3)
- Go-Carts (using a licensed vendor) (1) and (2)
- Grad Night (1), (2), (3), (11) and (27)
- Hayride (3)
- Helmet Fairs (13)
- Inflatable's – Obstacle Courses, Slides – must be tied down – **No homemade slides-must be rented from vendor (1) and (2)**
- Jog-A-Thon / Walk-A-Thon (1) and (5) **SEE NEW INFORMATION**
- Litter Cleanups (1) and (10)
- Opportunity Drawing Tickets (9)
- Parking Lots - where you charge a fee for parking (16)
- Petting Zoo (2) and (17)
- Photos of school activities (23)
- Pie Throwing (26)
- Purchase of Playground Equipment (14)
- Raffles (20)
- Roller Blading (only at an indoor roller skating establishment) (1)
- Skate Night (1)
- Snack Food Concessionaire — Hired (including Food Trucks) (2)
- Space Ball (1) and (2)
- Sumo Wrestling (1) and (2)
- Swim Classes or Swim Party (1) and (7)
- Transportation, Limousine, Bus Service (2) (3) (15) and (27)
- Velcro Walls – not allowed with trampolines (1) and (2)
- Water Slides — **No homemade slides** (1), (2) and (3)

## CONDITIONS

- (1) Obtain a signed PTA student waiver from each student's parent or guardian. A waiver may be signed for a whole year's activities; place it in the school packet at the beginning of the year. You will need to adapt and add the wording "as respects all PTA-sponsored events for the school year **2015-2016**." Participants and volunteers eighteen or older may sign their own waiver.
- (2) Obtain from your vendor a Certificate of Insurance and an endorsement naming PTA as Additional Insured on their policy. The vendor/concessionaire/service provider must also sign the Hold Harmless Agreement (page 9). The Hold Harmless Agreement part (b) outlines the insurance requirements for the vendor/concessionaire/service provider. Please refer to the PTA insurance website for a list of vendors/concessionaires/service providers who have Evidence of Insurance on file with California State PTA.
- (3) Call the California State PTA broker with details of the event at **(800) 733-3036**.
- (4) If a unit, council or district PTA chooses to sponsor allowable activities or events that the insurance company has excluded or does not provide coverage for; the unit, council or district PTA must purchase the necessary additional participant liability insurance for that activity, **and** the entire organization (the California State PTA, its units, councils and districts) must be named as the Named Insured. Please contact the California State PTA broker, BB&T Insurance Services of CA, Inc. for requirements for additional insurance. The California State PTA broker understands the necessity of protecting the entire organization and will ensure that such additional coverage will match the existing PTA liability insurance and that the California State PTA will be protected. **The above paragraph does not replace the Red Page requirements. The PTA cannot purchase insurance nor engage in activities listed on the Red Page.**
- (5) Jog and Walk-A-Thons are now allowed with the general public. You need the following: 1) a prearranged course that is separate from traffic; 2) proper supervision (security & police in place; 3) water stations and; 4) participants waivers and parent approval and student waivers completed for all participants.
- (6) The only babysitting that is allowed is at PTA meetings where parents are continually on campus **AND** the following conditions are met: the babysitters do not change diapers, there are at least two unrelated adults (18 years or older-may be under 18 if Certified Babysitter) in attendance at all times, and coffee or other hot fluids are kept outside of the babysitting room or area. If over 11 children in attendance one additional person, who may be under 18, is recommended to be onsite. Refer to the California State PTA "PTA-Provided Babysitting Services" in the Finance section of the **California State PTA Toolkit**. If you provide Child Care instead of babysitting, refer to Item 4 above.
- (7) Certified lifeguard required for all swim events.
- (8) Refer to the California State PTA "Operation of Bingo Games for Charitable Purposes" in the Finance section of the **California State PTA Toolkit**.
- (9) Please consult local government for ordinances.
- (10) Adequate supervision must be provided. Reflected vests and rubber gloves must be used. Clean-up must not be done on freeways.
- (11) See "Programs – Graduation or Prom Night" in the Programs section of the **California State PTA Toolkit**.

**CONDITIONS** (continued)

- (12) If you are required to sign a contract by the vendor/concessionaire/service provider you **must** FAX a copy of the contract to the California State PTA Insurance broker prior to signing; FAX number (888) 770-1883.
- (13) If you sponsor a helmet fair, do not accept payments for the helmets; instead have the payments for purchases made directly to the vendor.
- (14) For purchase of playground equipment make a gift of the money to the school to purchase and install the equipment. Do not install any playground equipment.
- (15) The California State PTA does not have excess coverage over the bus company's insurance. It is recommended you gift the money to the school and allow the school to arrange and pay for the bus.
- (16) Parking Lots are NOT covered by our liability insurance. If you wish to operate a parking lot where fees are charged you need to arrange special insurance. Please contact the California State PTA broker, BB&T Insurance Services, Inc., for requirements for additional coverage.
- (17) Children are exposed to dangerous E. coli bacteria at petting zoos. Children, after touching animals, may put their hands to their mouths. It is recommended that you use an antibacterial hand gel or have the child wash their hands immediately.
- (18) See the red pages for enrichment classes that are not allowed. Enrichment teachers are required to have their own insurance. Contact the PTA broker, BB&T Insurance Services of CA, Inc., if the teacher does not have their own insurance. It is a requirement of the PTA insurance that two unrelated adults be in the enrichment classes at all times.
- (19) When you purchase a defibrillator it is important that you gift it to the school and not be responsible for the operation or training of the defibrillator.
- (20) Information on how to conduct a legal raffle can be obtained by going to the California Attorney General's website. (See [www.ag.ca.gov](http://www.ag.ca.gov) Section 320.5 Gambling Charitable Raffles.)
- (21) A dunk tank is permissible at your PTA event *IF* the school provides a letter addressed to your PTA unit stating school is responsible and PTA will be held harmless for any injuries resulting from the dunk tank. The PTA Unit may not rent the dunk tank. The School must rent it. PTA will allow the Royal Flush Dunk Tank. This is totally enclosed so water doesn't splash out. Call the broker to confirm.
- (22) Check with your school district and County Health Department to see if home cooked items are allowed.
- (23) Need parents release signed.
- (24) Yes, however the PTA does not have automobile insurance. The owner must drive their own vehicle. There is no coverage for damage done to the autos. Don't wear belts with buckles or other items that may scratch the auto.
- (25) Farmer Markets have very strict guidelines. You must contact the insurance broker (800) 733-3036.
- (26) No pies are to be used. Can use paper plate with whipped cream. Picture of victim is to be blown up and be used instead of the actual person.
- (27) Refer to the PTA Toolkit for new guidelines as respects to transportation.
- (28) Volunteers must be at least 18 years of age and must sign California State PTA's *Participation Waiver* form annually. The program must follow guidelines contained in *Safe Routes to School Guide – Student Drop-off and Pick-up* ([http://guide.saferoutesinfo.org/pdf/SRTS-Guide\\_Dropoff-Pickup.pdf](http://guide.saferoutesinfo.org/pdf/SRTS-Guide_Dropoff-Pickup.pdf)), including use of safety vests, properly designated loading zones, single file approach, and all other safety rules and procedures contained therein.