

# School Councils, Societies, and Parent Groups Insurance Program



Increasingly, parents are taking on more active roles in the schools their children attend, particularly with respect to fundraising. The activities of parent groups, councils or societies may or may not be covered under their respective school board's liability insurance policies. In cases where activities are run independently, without direct oversight of a school employee or trustee, these groups may require their own liability insurance protection.

Your School Board's insurance offers coverage as long as your group is acting as a School Council in Alberta as defined in the Alberta Education Act. If your organization is involved in activities that are not under direct control of your school or board administration, your School Council in Alberta may be required to purchase its own insurance.

Marsh Canada Limited can offer parent groups access to an insurance program that is designed to meet the unique needs of these types of organizations.

This program features competitive rates and includes:

- Commercial General Liability Insurance.

- Directors and Officers Liability Insurance.
- Crime Insurance.
- Contents Insurance.

## Commercial general liability insurance

Commercial general liability insurance protects your group in the event of an incident. The policy covers your organization for claims arising from bodily injury or property damage to third parties that arise from your group's activities. Casinos, fundraising under the society act and playground builds are covered. Coverage of \$5 million is available under this program.

A School Board's liability insurance does not extend to a society or parent group and its directors as the society is its own legal entity, separate and distinct from the school board. Even though the societies and parent groups are acting on behalf of the board, the board does not directly control their activities. A society has their own executive which makes decisions on behalf of the group.

Societies and parent groups may choose to purchase their own liability insurance. The exposure to risk of liability can best be reduced by practicing good management of the society's activities.

## Directors and Officers (D&O) Liability Insurance

Directors and officers (D&O) liability insurance is insurance coverage intended to protect individuals from personal losses if they are sued as a result of serving as a director or an officer of a school society or kinder group.

## Crime Insurance

Crime insurance policies protect organizations from direct financial loss arising out of dishonest and fraudulent acts committed by their members as well as specific types of fraudulent or criminal acts committed by non-members, including theft, burglary, robbery, forgery, fraud, and computer theft. Our program offers your group a limit of \$25,000. Coverage limit options of \$50,000 or \$100,000 are also available.

## Contents Insurance

Contents insurance covers your group in the event of losses related to items or equipment that are owned by your group.

## Program Details

The options to the right, outlines the various coverages available and the annual cost for the coverage options available under this program.

## PROGRAM LIMITS AND PREMIUMS OPTIONS:

LIABILITY			
Type of Group	Revenue		
	Less than \$50,000	\$50,00 to \$150,000	\$150,000+
Parent Fundraising & Parent Community Councils	\$569	\$707	Refer
Adult Ed, Further ED and Board Associations	\$694	\$868	Refer
Theatre Groups, Home Schooling Assoc, Community Groups	\$1,313	\$1,642	Refer
Sports Groups (Baseball team)	\$1,923	\$2,404	Refer
Playschools, Before & After School Daycares & Outreach Services	\$1,876	\$2,345	Refer

DIRECTORS & OFFICERS			
Limit	Number of Board Members		
	Less than 100	101 to 250	250+
\$2M	\$454	\$515	Refer

CRIME	
Limit	Premium
\$25K	\$180
\$50K	\$350
\$100K	\$600

PROPERTY	
	Rate per \$100
Contents	\$1.00
Building	\$0.368

## Contacts

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Insurance program brokered by Marsh Canada Limited and underwritten by Markel Insurance Company.

Your insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

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