Division *of* Risk Management

Do PTAs Need Insurance?

Parent Teacher Associations (PTAs) bring parents and teachers together to support student success. However, any event or activity involving children presents risks — accidents, injuries, and misconduct can occur. That's why PTAs must secure the proper insurance coverage.

K-12 Schools Need to Know:

- **Utah Division of Risk Management DOES NOT** provide liability or property insurance coverage for Parent Teacher Associations/Organizations. PTAs must secure their own liability insurance separately.
- Parents officially designated as **school volunteers** are covered during school-approved and sponsored activities, but not as PTA members for PTA activities and functions.

Types of Insurance PTAs Should Consider:

- General Liability
- Medical Payments Coverage
- Excess Accident
- Directors & Officers Liability
- Crime Insurance
- Property Insurance
- Covers others property damage or bodily injury during PTA events.
- Pays medical expenses if someone is injured at a PTA event.
- Provides additional coverage for medical expenses beyond primary insurance.
- Covers legal costs if PTA leaders are personally sued.
- Protects against theft or embezzlement of PTA funds.
- Covers PTA-owned items from theft or damage.

PTA vs PTO – What's the Difference?

PTAs are affiliated with state and national organizations and pay dues to participate in broader policy decisions. PTOs (Parent Teacher Organizations) operate independently. However, both face similar risks and should carry similar insurance coverage.