

AIM Insurance Frequently Asked Question

1. Why is Utah PTA requiring Liability insurance?

Utah PTA is requiring units to comply with the Utah State law that is under Risk Management to require all PTA's to carry liability insurance with minimum limits of \$2.3 million, which is the current tort cap.

2. Someone mentioned that you can buy it for one (1) day. Can we do that if we only have an event for 1 day of the year?

The Utah State Risk Management is requiring an annual coverage so there is no oversight in the case an event is scheduled and insurance is not obtained. Event insurance is approximately \$120 per event. Full year coverage being offered via Utah PTA thru AIM is \$180.

3. Why would you need liability insurance on reflections?

Someone could trip and fall in the parking lot or slip and fall during reflections. Both of these situations have happened and law suits have been filed.

4. Where in the code is the change that PTA groups need to have this actually covered? I looked up Rule 37.4 and that only covers the change in the tort liability and I would like to review the actual rule stating that this now includes PTA's just to make sure we are meeting this exactly.

Rule 37.4 does not specifically mention PTA's to have insurance. This is a broader law for anyone who is using a school/civic centers facility to purchase liability insurance for events that are outside of school responsibilities.

5. What if I already renewed my policy at a high rate?

AIM has stated that if you have renewed your policy at a higher rate that they will refund your PTA (PTSA) the difference. Please contact AIM.

6. My policy was a cheaper price through AIM. WHY?

Your PTA may not be covered at the Tort limit of 2.3 million dollars. Please contact AIM and make sure that you are covered at the correct amount.