UTAH PTA HIGH-RISK ACTIVITY GUIDELINES

Utah PTA
every child. one voice.

Bounce houses and other high-risk activities expose the PTA and its officers to significant liability and potential lawsuits. Additionally, according to the Utah Office of State Risk Management, Utah school districts can no longer cover or provide additional insurance for PTA-sponsored events.

While Utah PTA **strongly discourages** the use of bounce houses and other high-risk activities at all PTA events, it is recognized that some PTA leaders wish to offer these experiences to the students they serve.

Any PTA that chooses to move forward with high-risk activities **must** comply with the following guidelines for PTA-sponsored events:

Required Guidelines:

- **School District Approval -**
  - The PTA must comply with all applicable school district policies related to high-risk activities.
  - Local PTA leaders are responsible for conducting due diligence to research and fully understand district policies.
  - Advice from other PTA leaders or approval from a school principal is **not sufficient**. Written approval from the school district for **each specific event** is required.
  - Some school districts prohibit high-risk activities altogether, while others impose strict guidelines. District approval must be obtained before any planning begins.
- **Equipment Ownership -** The PTA may **not** purchase equipment for use at PTA-sponsored events.
- **Equipment Rental -** The PTA may **not** rent equipment that is managed by PTA volunteers or school district employees.
- **Use of Licensed Vendors -** The PTA must hire a **licensed and insured** company to provide and set up all high-risk equipment.
- **Equipment Supervision -**
  - The vendor must supply trained employees to manage all high-risk activity stations.
  - Under **no** circumstances may PTA volunteers operate or supervise the equipment.
- **Vendor Insurance Requirements -**
  - The vendor must provide a certificate of insurance with minimum limits of **$1 million per occurrence** and **$3 million aggregate**.
  - The certificate must list both the PTA and the school district as additional insureds/certificate holders.
- **PTA General Liability Insurance Coverage -**
  - The PTA must carry general liability insurance with limits of **$1 million per occurrence** and **$2 million aggregate**.
  - Some school districts may require a **$3 million aggregate**, which may significantly increase the PTA's annual premium.
  - Although PTA insurance is required, claims may be denied if the loss arises from activities operated by an outside vendor.
- **PTA Directors and Officers (D&O) Insurance -** The PTA must carry Directors and Officers Insurance to protect PTA leaders from personal liability and financial loss if they are individually named in a lawsuit related to the approval of high-risk activities.

AIM provides insurance coverage for more than 90% of Utah PTA local units. The *AIM Playlist of Covered & Excluded Events* is a helpful resource for identifying activities considered high-risk or questionable.

AIM Playlist of Events