

Field Trips. What you should know.

Field trips are a great way to give back to your school community. However, whether the field trip is your PTA's event or you gift money to the school for a field trip, you could face liability. Gifting money to the school significantly reduces liability but is no guarantee the PTA will not be held liable. Below is a Q&A intended to provide a guideline for best practices regarding Field trips.



Is it ok for PTA's to gift money to the school for the purposes of paying for field trips?



Yes. However, It is recommended that when any money is gifted to the school, the appropriate contract should be completed and signed by the PTA President and Principal after the expenditure has been approved by the membership.



If the PTA uses a gifting letter, should the gifting letter specifically say that the money is to be used for buses or other transportation?



In the case of field trips, the gifting contract should simply indicate the money is for field trips. If the PTA specifies the money is to be used for buses, this creates the possibility that the PTA can be linked to providing the transportation and named in a law suit. If the PTA does not specify the money be used for transportation the PTA distances itself from direct liability and reduces the risk of being named in a law suit.



Could a PTA be held liable if the money is gifted and there is an accident involving a vehicle?



Yes, in a litigious society, there is never a guarantee a PTA will be held liable or not. However, if a PTA gifts money to a school district for field trips, it significantly reduces, not negates, the threat of liability.



If our PTA has General Liability coverage with AIM, will the PTA and its members be covered against a law suit involving a vehicle accident?



The insurance company will make a claim determination, based on the facts and circumstances of the claim and the applicable policy provisions. The General Liability policy that AIM makes available to PTAs has an exclusion for bodily injury arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto**, or watercraft owned or operated by or rented or loaned to any insured.



If our PTA has Accident Medical insurance with AIM, will the PTA and its members be covered for injury due to a transportation accident?



The insurance company will make a claim determination, based on the facts and circumstances of the claim and the applicable policy provisions. The Accident Medical coverage that AIM makes available to PTAs **includes** coverage for medical bills related to bodily injury arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto**, or watercraft owned or operated by or rented or loaned to any insured.

Note: The accident medical coverage only provides payment for medical bills and “does not” provide coverage for law suits.



If the PTA is transporting students with a member’s automobile will the PTA be covered for liability under the member’s personal auto policy?



Assuming the parents volunteering their auto have auto liability coverage the parent/owner of the vehicle would have coverage for a law suit involving a vehicle accident but not the PTA.



Can a PTA ask to be added as an Additional Insured on the auto policy of a charter company?



Yes. While not all charter companies may choose to do this, we recommend PTA’s seek a charter company that will add the PTA and its members as an Additional Insured under the charter company’s insurance policy.

This document is not a guarantee of insurance coverage. Please make sure to read your insurance policy carefully as the policy is the only document that provides the applicable terms, provisions, limits, and coverages.

If you have any questions, please contact our office at 1-800-876-4044.
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