



TO: Lynne Hill and Claudia Hughes
FROM: Gary Bradbury, Director Safety & Risk Management
RE: Booster Club Insurance
DATE: July 18, 2022
CC: Dena Sellers, Sonia Wilson

For many years CVUSD has purchased insurance collectively for all booster clubs. Unfortunately, last year's renewal of this insurance proved difficult as our previous carrier elected to non-renew the coverage and only one carrier was found that would quote on the insurance. We recognize the significant contributions our students receive as a result of the hard-working parents involved in the booster organizations, and we realize it is essential that each organization remains adequately covered by liability insurance to guard against a severe financial loss arising from an unintended accident or injury.

The District has done comprehensive research in the continued support of these organizations and, (as with other school districts within Ventura County) we are providing information on the purchase of reasonably priced insurance through an online insurance program specifically designed to meet the needs of school booster clubs.

Participation in the RVNA program is not mandatory, but proof of insurance in the form of a certificate of insurance indicating the below coverage with the minimum limits or greater will be required as part of the reauthorization for the coming school year. Insurance coverage needs to be in place by **September 1, 2022.** Please communicate the information below to your booster groups and clubs:

The RVNA Booster Club Insurance Program

Use the link below to access this insurance online.

<https://protectyournonprofit.com/ptos-booster/>

When using this program you must select the following coverage in order to meet the minimum insurance requirements:

- Liability Plus (\$1M / \$2M)
- Accident Medical Plus - \$10,000 (Medical Expense coverage)
- Bonding Plus (limit would depend on annual receipts)
- Directors & Officers Liability Plus (\$1M/\$2M)

IMPORTANT INFORMATION ON EXCLUSIONS

Athletics: Neither the expiring booster club insurance provided by the district or the RVNA general liability insurance policy covers injury to sports or athletic participants. Games, practices, and competitions are not covered. If the booster club is going to sponsor an athletic event, they will need to purchase special coverage for that event to cover injury to participants.

Exclusions under RVNA General Liability coverage

1. Unmanned Aircraft (drones): claims related to the ownership, maintenance, use, or entrustment are not covered.
2. Entertainment Products: personal and advertising injury coverage does not apply to Entertainment Products defined as any and all programs, productions, performances, films, television programs, recordings, exhibitions, publications, materials and media of any kind, type, or form and in any stage of completion.
3. Errors and Omissions coverage is excluded.
4. Motorized Events are not covered.
5. Pyrotechnics and Explosives: fireworks, pyrotechnic devices, or any explosive materials are not covered.
6. Sports or Athletic Participant: bodily injury coverage is excluded for anyone instructing or supervising; trying out for; training or practicing for; or participating in; any athletic event, athletic contest, or athletic activity that you organize, promote or sponsor.
7. Cyber Event: The insurance does not cover any loss, damage, fees, costs, charges, expenses and/or liability arising directly or indirectly out of, or in any way related to any cyber event.
8. Mechanical Amusement Device, use, sale or rental of is not covered.
9. Bungee Jumping is excluded.
10. Motorized vehicles and personal transportation devices, use, sale or rental of is not covered.
11. Liquor Liability is excluded.