

School Councils, Societies, and Parent Groups Insurance Program



Increasingly, parents are taking on more active roles in the schools their children attend, particularly with respect to fundraising. The activities of parent groups, councils or societies may or may not be covered under their respective school board's liability insurance policies. In cases where activities are run independently, without direct oversight of a school employee or trustee, these groups may require their own liability insurance protection.

Your School Board's insurance offers coverage as long as your group is acting as a School Council in Alberta as defined in the Alberta Education Act. If your organization is involved in activities that are not under direct control of your school or board administration, your School Council in Alberta may be required to purchase its own insurance.

Marsh Canada Limited can offer parent groups access to an insurance program that is designed to meet the unique needs of these types of organizations.

This program features competitive rates and includes:

- Commercial General Liability Insurance.

- Directors and Officers Liability Insurance.
- Crime Insurance.
- Contents Insurance.

Commercial general liability insurance

Commercial general liability insurance protects your group in the event of an incident. The policy covers your organization for claims arising from bodily injury or property damage to third parties that arise from your group's activities. Casinos, fundraising, incorporation under the society act and playground builds are covered. Coverage of \$5 million is available under this program.

A School Board's liability insurance does not extend to a society or parent group and its directors as the society is its own legal entity, separate and distinct from the school board. Even though the societies and parent groups are acting on behalf of the board, the board does not directly control their activities. A society has their own executive which makes decisions on behalf of the group.

Societies and parent groups may choose to purchase their own liability insurance. The exposure to risk of liability can best be reduced by practicing good management of the society's activities.

Directors and Officers (D&O) Liability Insurance

Directors and officers (D&O) liability insurance is insurance coverage intended to protect individuals from personal losses if they are sued as a result of serving as a director or an officer of a school society or kinder group.

Crime Insurance

Crime insurance policies protect organizations from direct financial loss arising out of dishonest and fraudulent acts committed by their members as well as specific types of fraudulent or criminal acts committed by non-members, including theft, burglary, robbery, forgery, fraud, and computer theft. Our program offers your group a limit of \$25,000. Coverage limit options of \$50,000 or \$100,000 are also available.

Contents Insurance

Contents insurance covers your group in the event of losses related to items or equipment that are owned by your group.

Program Details

The options to the right, outlines the various coverages available and the annual cost for the coverage options available under this program.

PROGRAM LIMITS AND PREMIUMS OPTIONS:

| LIABILITY | | | |
|---|-----------------|---------------------------|----------------------------|
| Type of Group | Revenue | | |
| | Less than \$50K | \$50K to less than \$150K | \$150K to less than \$250K |
| Parent Fundraising & Parent Community Councils | \$569 | \$707 | Referral |
| Adult Ed, Further ED and Board Associations | \$694 | \$868 | Referral |
| Theatre Groups, Home Schooling Assoc, Community Groups | \$1,313 | \$1,642 | Referral |
| Food & Alcohol Catering, Sports Groups | \$1,923 | \$2,404 | Referral |
| Playschools, Before & After School Daycares & Outreach Services | \$1,876 | \$2,345 | Referral |

| DIRECTORS & OFFICERS | | | |
|----------------------|-----------------|---------------------------|----------------------------|
| Limit | Revenue | | |
| | Less than \$50K | \$50K to less than \$150K | \$150K to less than \$250K |
| \$1M | \$337 | \$382 | Referral |
| \$2M | \$454 | \$515 | Referral |

| CRIME | |
|---------|----------|
| Revenue | Premium |
| \$25K | \$153 |
| \$50K | \$306 |
| \$100K | Referral |

| PROPERTY | |
|----------|----------------|
| | Rate per \$100 |
| Building | 0.6594 |
| Contents | 0.8417 |

Contacts



Carmin Lastiwka
+1 (780) 267 4512
carmin.lastiwka@marsh.com

Or visit: www.marsh.ca/school

Please send program application to:

carmin.lastiwka@marsh.com

Insurance program brokered by Marsh Canada Limited and underwritten by Markel Insurance Company.

Your insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh is a business of Marsh McLennan.

Copyright © 2023 Marsh Canada Limited and its licensors. All rights reserved. www.marsh.ca

145911 (C140821KB):2020/09/02