**Checklist for Determining Additional Insured Status for PTOs, PTAs, HSAs, Foundations and Affiliated 501(c)(3) Corporations**

**General Liability Insurance**

Name of Foundation:

Sponsoring Board of Education:

The NJSIG General Liability insurance policy provides additional insured status to Parent-Teacher Associations (PTA), Parent Teacher Organizations (PTO), Home and School Associations (HSA) and Foundations and affiliated 501(c)(3) Corporations (i.e. booster clubs, “friends of”) if they meet the criteria outlined in **General Liability Extension Endorsement [NJSIG-G2 (7/17)], Section V. Additional Persons Insured**. The pertinent policy language is as follows:

1. ***ADDITIONAL PERSONS INSURED***

***B. Volunteers while acting on behalf of and at the direction of the Board of Education; Parent-Teacher Associations (PTA); Parent-Teacher Organizations (PTO); and Home School Associations of the Board of Education; and their members while acting on behalf of and at the direction of the Board of Education.***

***C. Foundations, affiliated 501(c)(3) Corporations and their members while acting on behalf of and at the direction of the Board of Education. However, none of the aforementioned individuals or organizations shall be an additional insured if any of the following conditions exist: annual revenue exceeds $100,000 or total assets exceed $500,000; have employees; have corporate sponsorship; affiliated with childcare; or have liquor or host liquor liability exposures.***

Per the above policy language, PTOs, PTAs, HSAs, Foundations and affiliated 501(c)(3) Corporations will be covered as additional insureds under the NJSIG General Liability policy if a claim results from activities of their members ***while acting on behalf of and at the direction of their respective Board of Education***. In other words, formal BOE approval is required in order for an activity to be covered.

However, with regard to **FOUNDATIONS and affiliated 501(c)(3) Corporations only**, the following checklist can be used as a guide in determining whether additional insured status will apply at the time a claim is made:

# **Foundation and Affiliated 501(c)(3) Corporation Checklist**

1. Does the Foundation’s annual revenue exceed $100,000? **Yes** [ ]  **No** [ ]
2. Does the Foundation’s total assets exceed $500,000? **Yes** [ ]  **No** [ ]
3. Does the Foundation employ any staff directly? **Yes** [ ]  **No** [ ]
4. Does the Foundation have any corporate sponsorship? **Yes** [ ]  **No** [ ]
5. Is the Foundation involved with any childcare activities? **Yes** [ ]  **No** [ ]
6. Does the Foundation sponsor any activities where alcohol is supplied? **Yes** [ ]  **No** [ ]
7. Are any of the Foundation’s activities NOT formally approved by the sponsoring BOE? **Yes** [ ]  **No** [ ]

**If any of the above questions are answered with a “Yes” response, the Foundation or affiliated 501(c)(3) Corporation will NOT be considered an Additional Insured under the NJSIG General Liability policy and the Foundation will need to purchase a stand-alone General Liability Insurance policy.**

**Please note the above checklist is only meant as a guide as additional insured status is fact sensitive at the time a claim is made. Therefore, while a Foundation or** affiliated 501(c)(3) Corporation **may comply with the requirements of General Liability policy *Section V.* *III C.* at this time, the entity’s activities may change in the future. If an entity’s activities do not comply with *Section V.* *III C.* at the time a claim is made against the entity, then the entity will not have additional insured status.**