

The background of the slide is a photograph of several pumpkins of various sizes and colors (orange, yellow, and white) resting on a thick layer of fallen autumn leaves in shades of orange, yellow, and brown. In the center, a stack of books is visible, with an open book on top. A single leaf is placed on the open book. The scene is softly lit, creating a warm, autumnal atmosphere.

Rocklin Unified

School  
Connected  
Organizations

October 1, 2025



# Agenda



PTC vs. School Events



Insurance



Annual Approval



Purchases



Resources



# PTC vs. School Event

- **Who is supervising the children?** If children require supervision from school staff during school hours, the event is considered a **school event**. If parents are expected to supervise their own children outside of school hours, it's a **PTC event**.
- **Who is planning the event?** Is the event planned and promoted by the PTC or the school directly? A school-hosted event will typically be advertised through official school channels.
- **Who is responsible for fundraising?** If the event involves a fundraiser for classroom supplies or a specific school project, it was likely organized by the PTC to supplement the school's budget.
- **Is it during school hours?** An event that occurs during the school day, like a field trip, is a **school event**. A fun fair held after school hours on school grounds is likely a **PTC event**.
- **Is attendance mandatory?** An event that students and families are required to attend for academic purposes is a **school event**. **PTC events**, such as family movie nights or bake sales, are optional for students and families.



# PTC vs. School Event

Feature	PTC Event	School Event
Organizer	A volunteer-run group of parents, teachers, and staff that operates independently of the school administration.	The school administration, its faculty, or district staff.
Purpose	Primarily for fundraising, community building, or enrichment activities that fall outside the school's core curriculum.	To fulfill academic, educational, or administrative objectives mandated by the school or district.
Liability	The independent PTC organization is responsible for its own liability. They often carry insurance to cover their events.	The school and the school district hold liability for any incidents that occur.
Funding	Typically funded through donations, membership dues, and fundraising activities organized by the PTC.	Paid for by the school district's budget, which is funded by local, state, and federal taxes.
Regulation	Governed by its own independent bylaws and is not subject to all the same rules and regulations as the school district.	Must follow the official rules and policies of the school, the district, and the state's education department.



# Insurance

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Effective July 1, 2025, SIG can no longer extend coverage to school connected organizations (PTCs/Boosters/PTAs)

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They must obtain their own insurance coverage

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They must provide District with a Certificate of Insurance and an Additional Insured Endorsement naming the District

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Ask them to provide you with a copy of their insurance policy, or at a minimum a copy of their Declaration Page listing their coverages and exclusions

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**Please note: These insurance policies can be very limited in the coverages they provide and have many more exclusions and limitations than SIG's Memorandum of Liability Coverage**





# Insurance – Examples of Exclusions

## MASTER POLICY FORMS & ENDORSEMENT SCHEDULE

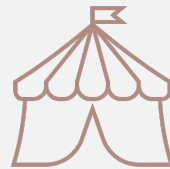
Form #	Description			
CG DS 01	10 01 COMMERCIAL GENERAL LIABILITY DECLARATIONS	CS GL 06 08	06 20	NON-STACKING OF LIMITS
CS IL 00 01	05 19 SIGNATURE PAGE	IL 09 85	12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CS IL 00 12	07 11 SCHEDULE OF FORMS AND ENDORSEMENTS	CG 21 71	01 15	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE
IL 00 17	11 98 COMMON POLICY CONDITIONS			THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF
IL 00 21	09 08 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)			TERRORISM
CS IL 00 19	10 12 SERVICE OF SUITS - CONCERT SPECIALTY INSURANCE COMPANY	CG 21 76	01 15	EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF
CS PN 04 99 TX	07 23 IMPORTANT NOTICE TO ALL TEXAS POLICYHOLDERS			TERRORISM
CS PN 04 99 75	06 20 NOTICE TO POLICYHOLDER - TEXAS	CG 21 84	01 15	EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR
IL P 001	01 04 U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS			RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM
CG 00 01	04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM	CG 04 35	12 07	CERTIFIED ACTS OF TERRORISM
CS GL 06 02	06 20 AMENDED - WHO IS AN INSURED	GL 05 92	11 19	EMPLOYEE BENEFITS LIABILITY COVERAGE
CS GL 06 04	12 22 MEDICAL PAYMENTS COVERAGE	GL 03 12	06 14	HIRED AND NON-OWNED AUTO LIABILITY INSURANCE
CS IL 30 68	06 20 MINIMUM EARNED PREMIUM			ABUSIVE CONDUCT LIMITED LIABILITY ENDORSEMENT CLAIMS-MADE
CG 21 07	05 14 EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA RELATED LIABILITY - LIMITED	CS GL 03 12	06 14	AND DWL
		CG 27 15	12 07	ELECTRONIC CHATROOM/BULLETIN BOARD ACTIVITIES COVERAGE
CG 21 09	06 15 BODILY INJURY EXCEPTION NOT INCLUDED			EXTENDED REPORTING PERIOD ENDORSEMENT FOR EMPLOYEE
CG 21 32	05 09 EXCLUSION - UNMANNED AIRCRAFT			BENEFITS LIABILITY COVERAGE
CG 21 33	11 85 COMMUNICABLE DISEASE EXCLUSION	CS GL 06 09	06 20	SCHEDULED WAIVER OF SUBROGATION
CG 21 36	03 05 EXCLUSION - DESIGNATED PRODUCTS	CG 20 26	12 19	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
CG 21 39	10 93 EXCLUSION - NEW ENTITIES	CG 20 01	12 19	PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION
CG 21 47	12 07 CONTRACTUAL LIABILITY LIMITATION	CG 21 44	04 17	LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR
	EMPLOYMENT-RELATED PRACTICES EXCLUSION			OPERATION
CG 21 55	09 99 TOTAL POLLUTION EXCLUSION WITH HOSTILE FIRE EXCEPTION	CS IL 31 14	07 20	POLICY CONDITIONS ADDED
CG 21 67	12 04 FUNGI OR BACTERIA EXCLUSION	CG 20 02	11 85	ADDITIONALINSURED - CLUB AND ASSOCIATION MEMBERS
CG 21 96	03 05 SILICA OR SILICA-RELATED DUST EXCLUSION	GL 12 58	04 22	AMENDMENT OF OTHER INSURANCE CONDITION
CS GL 02 23	10 13 ASBESTOS EXCLUSION	GL 00 24	04 22	EXCLUSION- ASSAULT OR BATTERY
CS GL 02 35	10 13 LEAD EXCLUSION	GL 16 16	04 22	EXCLUSION- ENTERTAINERS, PARTICIPANTS AND EQUIPMENT
CS GL 02 89	06 13 CROSS LIABILITY EXCLUSION INCLUDING SUITS BROUGHT BY EMPLOYEES	GL 16 88	04 22	EXCLUSION- ATHLETIC OR SPORTS PARTICIPANTS
CS GL 03 19	06 14 EXCLUSION - PUNITIVE DAMAGES	GL 16 89	12 22	EXCLUSION- CHARTERED ORGANIZATIONS
CS GL 04 06	03 15 ABUSIVE CONDUCT EXCLUSION	GL 21 53	01 96	EXCLUSION - DESIGNATED ONGOING OPERATIONS
CS GL 05 42	03 19 DEFENSE COSTS INCLUDED WITHIN LIMITS OF LIABILITY	CS PN 04 99 72	06 20	HOW TO REPORT A CLAIM
CS GL 05 65	04 19 RADON EXCLUSION			
CS GL 06 62	06 20 MOBILE EQUIPMENT EXCLUSION AMENDED			
CS GL 06 07	06 20 PYROTECHNICS AND EXPLOSIVES EXCLUSION			



# Tips for Insurance



Event insurance can be very helpful and is economical; it is readily available on the internet



“Event Helper” now can provide \$1 million in SAM coverage

<https://www.theeventhelper.com/>



Review the SIG Event Matrix for a checklist by event type to help reduce risk exposure

<https://schoolsinsurancegroup.com/>

# Annual Approval

## Required Forms

- In order to operate, the following documents need to be submitted annually:
- Articles of Incorporation - Nonprofit Public Benefit (ARTS.PB.501(c)(3) Form)
- Budget Form
- Hold Harmless Agreement
- Request for Authorization Application
- School-Connected-Organization Acknowledgement
- Federal & State Tax Return
- Annual Financial Statement
- List of Proposed Fundraisers
- Meeting Schedule
- Certificate of Insurance and a 2nd-page endorsement naming Rocklin Unified School District, 2615 Sierra Meadows Drive, Rocklin, CA 95677 as the additional insured
- Proof of Active Registration with IRS & State of CA as a Charitable Organization





# Annual Approval

PTA packets submitted in their entirety will be submitted to the board for approval on a quarterly basis for 2025-26 school year.

- October 15, 2025
- January 14, 2026
- April 15, 2026
- June 10, 2026



# Purchases

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When SCO's purchase items or provide funds intended for the school, specific procedures must be followed to maintain proper accountability.

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**Donations Required:** Purchases of district supplies, equipment, transportation for field trips, and services should come to the district in the form of a donation. All purchases made by an SCO shall be donated to the school.

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**District Ownership:** Once funds or equipment are donated and formally accepted by the district, they become the property of the district and cannot be returned to the SCO.

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**Stipulating Purpose:** The SCO should state the specific purpose for which funds or equipment are being donated (restricted donation) on all applicable literature.

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**Purchasing Procedures:** Major capital improvements, technology equipment, or purchases over a certain financial threshold (e.g., \$15,000) may need to be processed through the district's Fiscal, Facilities, and/or Technology departments to ensure compliance with statutory laws, architectural requirements (DSA), and technology integration.

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**Reimbursements:** If an SCO wishes to donate funds to cover staff expenses (e.g., classroom supplies), the SCO can make one donation to the district, specifying the purpose, and the district business services staff will track and reimburse the staff through the regular district accounts payable process.



# Resources

- [RUSD School-Connected Organizations webpage](#)
- [RUSD School-Connected Organization Manual](#)
- [April 1, 2025 Training PowerPoint](#)
- [FCMAT Associated Student Body Manual \(ASB\) \(2024\)](#)
- [FCMAT Booster & Parent Organizations Workshop PowerPoint](#)
- [Frequently Asked Questions](#)
- [Schools Insurance Group Event Matrix](#)
- Best Practices - Handout provided

