

ADMINISTRATIVE PROCEDURE 211 INSURANCE EXTENSION FOR PARENTS' ADVISORY COUNCILS AND DISTRICT PARENTS' ADVISORY COUNCIL

Availability of liability insurance coverage:

1. The Chilliwack School District's (the "District") insurance coverage through the BC Schools Protection Program ("SPP") enables third-party legal liability insurance coverage to be extended to include Parents' Advisory Councils ("PAC"), the District Parents' Advisory Council ("DPAC") and their members
 - a) where the PAC has been recognized by [Policy 220](#) and
 - b) while they are engaged in authorized activities in connection with the school or District
2. An authorized activity requires that a school administrator or teacher-in-charge oversees the event to ensure its compliance with District policies and procedures, which includes onsite supervision.
3. Other risks, including but not limited to property loss or damage, embezzlement of PAC funds or claims brought by a member of a PAC or DPAC against any other member, are not covered under SPP.
4. PACs and DPAC have the option to purchase additional liability insurance for their organization from a private insurance carrier and are responsible to insure their own property and securities.

Coordination of insurance with the Parents' Advisory Council and District Parents' Advisory Council:

1. Since insurance coverage is based on the activity being connected with the District, PACs and DPAC must solidify insurance coverage for an activity by obtaining District authorization.
 - PACs can obtain authorization through their school principal ("Principal")
 - DPAC can obtain authorization through the Secretary Treasurer's office
 - Authorization(s) may be in verbal or written form.
2. PACs and DPAC are directed to communicate to the Principal the details of the organization and operation of their activity by completing [Form 211A – Activity Authorization for PACs and DPAC](#).
3. Principals are directed to communicate to their PAC:
 - a) liability risk management practices which the District utilizes with respect to the type of activity planned by the PAC and

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- b) the District's reporting procedures for any incidents which may occur and any claims which may arise (SPP Incident Reports).
- 4. When an event is not authorized by the District, the event will not be supported by District resources or insurance; however, the PAC/DPAC may decide to rent the facility privately for non-authorized events and obtain their own insurance.

Coverage Summary

Covered	Not Covered
Legal liability insurance for PACs and DPAC when engaged in authorized activities connected to the school or District	Property loss or damage (e.g., equipment, funds, or other assets owned by PACs and DPAC)
Activities that have been authorized by the school principal (for PACs) or the Secretary Treasurer (for DPAC)	Embezzlement or theft of PAC/DPAC funds
Events that are properly authorized and aligned with District policies	Claims made by a PAC or DPAC member against another member (e.g., disputes, personal conflicts)
Tenants Legal Liability ("TLL") coverage for damage to rented premises, provided the event is authorized by the District	Damage to rented premises without District authorization or resulting from private, non-school events
	Parent-sponsored events that are not authorized by the District (e.g., independent "grad" events organized by parents)
	Medical or disability benefits for PAC/DPAC volunteers injured while participating in activities; personal insurance is advised