

**From:** BC Confederation of Parent Advisory Councils [mailto:info@bccpac.bc.ca]  
**Sent:** Tuesday, November 16, 2010 11:11 AM  
**To:** tana@virtualofficeservices.ca  
**Subject:** RE: Question: Director's Liability Insurance

Hi Tana, BCCPAC itself does not have a blanket insurance to cover things like this. Each PAC/DPAC is different and as such is independent from BCCPAC.

I have however had a similar question in the past but this was related to Board of Directors liability Insurance. It does mention activities though?

Some districts (not all) may cover the activities of PACs/DPACs under the Schools Protection Liability Program. I recommend you asking the school principal to see if this is included for your PAC/School District.

One Member did for their particular PAC and this was the response they shared with us:

***When is Coverage available and who is covered by the Schools Protection Program Liability Coverage?***

The schools Protection Program Liability coverage is primarily designed to protect the school district, and its employees, while performing their duties, against liability claims.

To the extent that liability arises from their authorized duties on behalf of the school district, coverage under the program, may also extend to include the activities of:

Trustees

Members of committees

Volunteer Workers, student teachers

Student

Students participating in Work Experience Programs

***Parent Advisory Councils, District Parent Advisory Councils***, members and employees, School Planning Councils

***Are Parent Advisory Councils Covered?***

Yes, The liability coverage of the Program extends to cover PAC's, members and employees with respect to authorized activities in connection with the school district. This coverage does not apply to claims brought by a member against another member.

School Districts should ensure that PAC activities are properly authorized by the school district in accordance with board policy. Parent Advisory Councils are responsible to insure their own property and securities

Hope this helps

Regards

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