



AIM Playlist of Events

-  **STOP:** This activity is potentially excluded from your policy. Contact AIM for more details.
-  **PAUSE:** Use Caution. Even though this event is potentially covered under your policy, this is a high risk event and you need to take extra precaution when hosting.
-  **PLAY:** Covered Event

 After School Programs	 Confetti Eggs	 Mechanical/Motorized Rides
 Archery	 Costume Parties	 Moon Walks
 Aircraft	 Cow Bingo	 Open Houses
 All Night Lock-Ins	 Crossing Guards	 One Day Athletic Events
 Animal Rides	 Drones	 Parent Education
 Apple Bobbing	 Dunk Tanks	 Pee Wee Golf
 Arts & Crafts Activities	 Egg Toss	 Performing Arts
 Asbestos Exposure	 Enrichment Programs	 Petting Zoos
 Athletic Leagues, Clinic, Camps	 Face Painting	 Picnics
 ATVS	 Family Portraits	 Pizza Night
 Auctions	 Fashion Shows	 Ring Toss
 Babysitting at Meetings	 Fireworks	 Rock Climbing Walls
 Bake or Food Sales	 Fishing (from land)	 Rocketry
 Balloon Artists	 Food Sales	 Sale of Weapons
 Baseball Toss	 Fortune Telling	 Science Fairs
 Beautification Projects	 Fun Runs	 Skating Rink (Roller & Skating)
 Bike Rodeos	 Gift Wrapping	 Spelling Bees
 Book Fairs	 Golf Tournaments	 Sumo Wrestling
 Bounce Houses	 Grad Nights	 Swim Parties
 Bowling	 Haunted Houses	 Talent Shows
 Broom Hockey	 Hobby Shows	 Transportation
 Bungee Jumping	 Hot Air Balloons	 Trailers (Detached or Non-Owned)
 Cake Walks	 Ice Cream Socials	 Workers Compensation
 Candy/Wrapping Paper Sales	 Inflatable Slides	 Workshops
 Carnivals	 Jail Auction Line Dancing	 Zip Lining
 Colored Sand Painting	 Litter Cleanup	
 Concession Stands	 Magic Shows	

Note: If you do not see an event you are having on this list, please call AIM to verify coverage. This list is not all inclusive and all events are subject to the limits and exclusions in the policy. Please contact us with any questions regarding your event.

General Liability Exclusions

The following is a list of Specifically Excluded items under General Liability:

- Archery
- Automobiles & Vehicular Transportation of Any Type*
- Asbestos Exposure
- Bungee Equipment or Bungee Jumping
- Athletic Activities- organized sports including (but not limited to) sport clubs, sports camps, municipality teams, school teams (public or private), sports leagues, college teams or professional teams
- Hot Air Balloons
- Lead Exposure
- Mechanical/Motorized Rides at Carnival*
- Nuclear Exposure
- Parasailing
- Rocketry
- Scuba Diving
- Scouting
- Watercraft*
- Weapons, including but not limited to guns, knives, Swords, Bows, Axes and Slip Shots/Catapults
- Workers Compensation Claims
- Zip Lining

Walk-a-thons, fun runs, field days, donkey basketball and other one day events are covered, as they are not considered to have a regular practice and game schedule.

*Note: While the asterisked events are excluded in the event of a lawsuit, Medical Payments coverage may be available

Liability Waivers

We receive many calls from Parent Teacher Groups asking about “waivers” of liability. It is very important to be aware that **you can never sign your liability away** regardless of the any document or waiver. A waiver will not hold up in court if your Organization is found at fault for an injury occurring at one of your events. However, a waiver is a tool used to help deter the lawsuit mindset. By having all participants sign a waiver, you are helping to plant the seed that the participant is responsible for their own actions. While a waiver isn’t a requirement to extend coverage under the General Liability policy, it is a step in the right direction to help protect your Organization against bodily injury lawsuits. There are two different waivers included within this Risk Management Guide. The first is a **Parent’s Approval and Student Waiver**. This would be used anytime you need a person under the age of 18 to sign for a specific event. The other is a **Participant’s Waiver**. This would primarily be used anytime you want someone over the age of 18 to sign for a specific event. You will find both of these waivers listed on the pages to follow. Both of these documents are also available on our website at www.aim-companies.com.