

Alberta School Fundraising Association Insurance Program

Does your school Fundraising Association need insurance? ASCA is pleased to announce a partner insurance program available to all Alberta school-based Fundraising Associations!

[Click Here to Purchase Coverage](#)

[Review Application Questions](#)

ASCA has partnered with Lloyd Sadd to deliver a comprehensive insurance program for all Alberta school-based Fundraising Associations. We understand the unique challenges and responsibilities of school fundraising associations. We are excited to introduce a comprehensive insurance package tailored for your needs, including the following coverages:

3D Crime Coverage: \$25,000 limit. *(Bond and crime coverage - Bond is employee dishonesty)*

Unfortunately, financial misconduct and embezzlement can happen in any organization. Our 3D crime policy helps shield your association's assets, maintaining trust and transparency in your financial management.

Commercial General Liability (CGL) / Non-Owned Automobile Liability (NOA): \$2 Million and \$5 Million Limits Available.

Protect your association from the unexpected. Whether you're hosting events, selling products, or providing services, CGL coverage ensures you're safeguarded against potential lawsuits and claims, providing peace of mind for your volunteers and members.

Non-profit D&O Protection: \$2 Million and \$5 Million Limits Available. *(Directors and Officers Liability)*

Your dedicated board members and officers deserve protection. Non-profit D&O insurance shields them from personal liability, allowing them to make confident decisions for the betterment of your association.

This insurance package not only keeps your association compliant with legal and regulatory requirements but also safeguards your mission, your volunteers, and the community you serve. It's an investment in your association's future.

FAQs

Who should **purchase** this coverage? Non-profit incorporated entities existing to:

- Raise and allocate funds to support and enhance student learning in an Alberta school.
- Conduct or participate in fundraising initiatives licensed by AGLC – Casino, Raffle (including 50/50), Bingo and Pull Tickets.
- Conduct or participate in other events for the school such as fun days, hot lunches, plant sales, chocolates, etc.

Policy Term: November 1, 2024, to September 1, 2025 (12:01 A.M. Standard Time) or date of purchase to September 1, 2025 (12:01 A.M. Standard Time) (**10 Months** to align with the start of the school year.)

The policy will need to be renewed annually on September 1st.

Premium Payment is by Credit Card. Lloyd Sadd is working on an alternative payment option which we anticipate will be available very soon!

Pricing Options:

Organizations with annual budget of up to \$50,000:

Option 1:	Premium: \$750
3-D Crime:	\$25,000 Each Insurance Agreement
CGL / NOA:	\$2,000,000 Per Occurrence / \$5M General Aggregate (total)
Non-Profit D&O:	\$2,000,000

Option 2:	Premium: \$915
3-D Crime:	\$25,000 Each Insurance Agreement
CGL / NOA:	\$5,000,000 Per Occurrence / \$5M General Aggregate (total)
Non-Profit D&O:	\$5,000,000

Organizations with annual budget of \$50,001 up to \$150,000:

Option 1:	Premium: \$915
3-D Crime:	\$25,000 Each Insurance Agreement
CGL / NOA:	\$2,000,000 Per Occurrence / \$5M General Aggregate (total)
Non-Profit D&O:	\$2,000,000

Option 2:	Premium: \$1,080
3-D Crime:	\$25,000 Each Insurance Agreement
CGL / NOA:	\$5,000,000 Per Occurrence / \$5M General Aggregate (total)
Non-Profit D&O:	\$5,000,000

Annual budget refers to total revenues/expenditures for the next fiscal year.

Note* *unable to purchase online, additional information required if your organization:*

- Has had any claims in the last 5 years
- Has revenues over \$150,000 (additional application and financials required)
- Required higher crime limits (additional application required)

The use of Dunk tanks and inflatable amusements is excluded from this policy. (insurance available from the company renting these from)