AIM Playlist of Events

STOP: This activity if potentially excluded from your policy. Contact AIM for more details.

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

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

*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.