

U.S. Rotary Club & District Liability Insurance Program

Program Overview

Active U.S. Rotary Clubs & Districts are automatically insured by:

- General liability (GL) insurance policy (subject to policy terms and conditions), and
- Directors' and officers' / employment practices liability (D&O/EPL) insurance policy (subject to policy terms and conditions).

Insurance and Contact Information

To review the insurance policies, summaries, loss control documents, and **obtain a certificate of insurance**, visit the *Insurance Information Portal*: www.locktonportal.com/sites/rotary/resources.

Username: Rotarian

Password: Resources#1

Note: Username and password are case-sensitive. This portal is for U.S. Rotary club/district use only; please feel free to share this information with those in your club, but avoid posting it in places (including unsecure club web sites) where it is easily accessible by outside parties.

For any questions, contact Lockton at 1-800-921-3172 or rotary@lockton.com or RI Risk Management at insurance@rotary.org.

Who is insured

These active Rotary organizations in the U.S. and its territories and possessions are Named Insureds:

- Rotary clubs (including newly chartered Rotary clubs)
- Rotary districts
- Rotary club foundations*
- Rotary district foundations*
- Interact clubs
- Rotaract clubs
- Rotary Community Corps
- Rotary Youth Leadership Awards (RYLA)
- Certified youth exchange organizations (certified by Rotary International)
- President-elect training seminar (PETS) organizations (including multi-district organizations)

*Insureds include members, employees, and volunteers of these organizations while acting within the course and scope of their roles for the above organizations. **However**, liability insurance is not first-party health or property insurance. All Rotarians and volunteers are expected to have their own personal health, automobile and property insurances.*

The following criteria are considered, when confirming a Rotary club or district foundation is covered as a named insured under the Program:

- Foundation was created by a formal decision of a Rotary club or district;
- All of its principals, officers, and board members are dues-paying Rotary club members, other than honorary members;
- The Rotary club or district that created the foundation has the sole authority to name or remove foundation board members;
- The foundation is income tax-exempt under section 501(c)(3) of the Internal Revenue Code;
- The foundation operates with the sole purpose of supporting the goals of the Rotary club or district through fundraising and contributions to nonprofit organizations and/or individuals in need.

Below are some organizations that are **not** insured under the Program:

- Provisional Rotary clubs
- Fellowship organizations
- Rotary Action Groups (RAG)
- Inner Wheel organizations
- Gift of Life organizations
- Youthact, Earlyact or similar organizations
- Youth exchange organizations not certified by Rotary International
- Other entities created by Insureds (that are not named insureds)

Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the respective insurance policies.

Updated June 2016

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Policy Limits & Coverage Description

<u>Insurance</u>	<u>Per Claim Maximum</u>	<u>Retention*</u>	<u>Description</u>
General Liability (GL)	\$7,000,000	\$250,000	GL protects clubs/districts against third party liability claims for bodily injury and property damage. <ul style="list-style-type: none"> • This insurance is for events, fundraisers, other club activities. • Includes Liquor Liability and Non-Owned/Rented Auto Liability coverage.
Directors' & Officers' / Employment Practices Liability (D&O / EPL)	\$2,000,000	\$25,000	D&O is for claims made against club/district directors and officers that result from their activities, such as managing financial affairs and establishing policies. EPL is for claims arising out of club/district employment practices. Can apply to some liability claims from membership issues.

*The cost of claim payments within the retention is included in the assessments collected from U.S. Rotarians through the July club invoice. It is important to make safety a priority when conducting all activities and events to prevent or minimize claims.

Report All Incidents Immediately

U.S. Rotary clubs/districts should immediately report all incidents and/or losses to Risk Management. The Incident Report form is on the *Insurance Information Portal*. Submit it to Risk Management by email to claims@rotary.org or fax to (847) 556-2147.

Tips

- When organizing fundraising events, ask questions. What could go wrong? How will you address it?
- Understand the contract before you sign. Whenever working with written agreements, involve a local legal professional.
- Review the loss control information on the *Insurance Information Portal*.

Coverage NOT Provided

Coverages below are **NOT** part of the U.S. Rotary Club & District Liability Insurance Program. Your club/district may want to consider obtaining separate insurance to meet its specific needs. Contact a local insurance professional for assistance.

<u>Type of Insurance</u>	<u>Purpose</u>
Crime (Fidelity Bond)	Reimbursement for theft of club/district funds and property.
Property	Coverage for your club or district's property.
Workers' Compensation	Coverage for work related injuries to employees; clubs or districts with employees must comply with their state's statutory requirements.
Auto / Aircraft / Watercraft	Coverage for owned autos <u>or</u> auto trailers, aircraft, or watercraft – if applicable the club or district must purchase locally.
Cyber Liability	Coverage for the breach of personally identifiable information, payment card information, or protected health information.
Accident Insurance	Coverage for injury to members, volunteers, or participants when the club/district is NOT at fault.
Travel Insurance	Coverage for injury or illness while traveling (abroad).
Professional (errors and omissions) Liability	Coverage for liability arising from one's profession (malpractice).

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