

SUBJECT: U.S. Rotary Club and District Liability Insurance Program (Program) – Insurance Update to Rotary Clubs

Required Renewal Notification: This message (being sent to current Presidents, Incoming Presidents, Treasurers, Secretaries, District Governors, District Governors Elect and District Insurance Representatives in the U.S. or its possessions and territories) is to inform you that the current liability policies will expire 1 July 2017 12:01 a.m. We want to advise you that the renewal policy terms and conditions may reduce coverage or be more restrictive than the expiring policy based on the underwriting information provided to insurers.

New insurance policies will be purchased to provide continuous coverage and we will make every effort to provide the same broad coverage as per the expiring policy. So that you are able to include the insurance charge for your club in your budgeting process, we will provide renewal premium/rate information to you in June.

New: We have posted a PowerPoint on the Lockton portal for U.S. Rotarians (see below for access information) that describes who is covered, the insurance coverages provided and also tells you what is not provided under the Program. A claim scenario is included for a typical bodily injury slip and fall injury.

Reminders: As you are planning your fundraising events, please review the insurance documents posted on the Portal, specifically, the policy exclusions.

Fireworks: There is very limited coverage as relates to fireworks. Fireworks are considered a high risk activity by insurance underwriters; the Program's coverage is limited to liability arising out of selling pre-wrapped fireworks purchased from a licensed third party or a fireworks display that is part of an event where a **third party** (not the Named Insured i.e. your local Rotary club) has contracted with a pyrotechnic company. If the Rotary Club is a sponsor of an event where there are fireworks, the pyrotechnics company should include the Rotary Club as an Additional Insured on their policy (in addition to the party contracting with the pyrotechnics company).

Club sponsored events with attendance of 25,000: If your club is organizing an event that draws 25,000 or more attendees, your club is required to purchase a primary special events liability policy. Include liquor liability if liquor is being served at the event. When your club is a vendor at the State Fair, this requirement does not apply – but it does apply if your club organizes, sponsors or is putting on the large event.

NOTE: Just as you cannot “lend” your health insurance coverage to another person you cannot “lend” the Club's liability insurance to another nonprofit or an organization your Club is working or partnering with on an event. Always confirm that the other organization has insurance coverage in place.

All U.S. Rotary clubs and districts are insured under the U.S. Rotary Club & District Liability Insurance Program (“Insurance Program”), which includes general liability and directors’ and officers’ liability insurance.

For information about the Insurance Program, loss control, waivers, contract language, and other insurance related topics please visit the Insurance Information Portal at <https://www.locktonportal.com/sites/rotary/resources>

Please note the user name and password for the Portal is different from your My Rotary account user name and password.

Username: Rotarian

Password: Resources#1

For certificates of insurance and Additional Insured questions please contact Lockton,our insurance broker:

Rotary Service Team

rotary@lockton.com

1-800-921-3172

Regards,

Rotary Risk Management Team

insurance@rotary.org