



U.S. ROTARY CLUB & DISTRICT LIABILITY INSURANCE PROGRAM

July 2021

Risk Management



OVERVIEW

The following are topics to be discussed during the presentation to help you better understand the insurance coverage provided.

Overview:

- What is the Program?
- Who is Covered?
- What Insurance Coverages Are Provided?
 - General Liability
 - Directors & Officers / Employment Practices Liability
- Insurance Limitations & Exclusions
- Incident Reporting
- Resources

WHAT IS THE PROGRAM?

The U.S. Rotary Club & District Liability Insurance Program ('Program') provides liability insurance to all active U.S. Rotary Clubs & Districts.

The insurance program is financed by U.S. Rotarians – via insurance assessments to RI on the 1 July Club Invoice (annual charge in July).



WHAT COVERAGES ARE PROVIDED?

Understand General Liability and Directors & Officers & Employment Practices Liability Coverages

GENERAL LIABILITY

Protects Rotary clubs and districts against liability claims for bodily injury to a third party and damage to a third party's property.

Coverages under General Liability:

- Bodily Injury and Property Damage
- Sexual Misconduct Liability (SML)
- Liquor Liability
- Non-Owned / Rented Auto Liability
- Medical Payments (Med Pay)
- Personal and Advertising injury which includes copyright infringement

GENERAL LIABILITY

WHAT ENTITIES ARE COVERED?

- Rotary Clubs
- Rotary Districts
- Rotaract Clubs

and also ...

- Rotary Club Foundations
- Rotary District Foundations
- Interact Clubs
- Rotary Community Corps
- Certified Youth Exchange Organizations
- Rotary Youth Leadership Awards (RYLA)
- President Elect Training Seminar (PETS)

Rotaract




Interact



rotary
youth
exchange

GENERAL LIABILITY WHO IS COVERED?

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A photograph of two women working on a construction site. The woman on the left is wearing a purple jacket, blue shirt, jeans, and sunglasses, and is carrying a large wooden beam. The woman on the right is wearing a dark blue long-sleeved shirt with a yellow Rotary logo, dark pants, and gloves. They are standing in front of a building under construction. The background shows a city street with other buildings.

Protects volunteers & Rotarians, as insureds, with respect to their liability for acts within the course and scope of their duties on behalf of a Rotary Club or District.

SEXUAL MISCONDUCT LIABILITY (SML)

Abuse and Molestation: The Program provides Sexual Misconduct Liability coverage on a claims-made basis to protect clubs and districts from claims arising out of alleged sexual misconduct and molestation. Sexual misconduct means sexual molestation, including but not limited to, any unwanted sexual involvement, sexual conduct or sexual contact.

Claims-made coverage is limited to claims that are first made against an insured during the policy period and timely reported to the insurer. This means that any sexual misconduct incidents must be immediately reported to RI Risk Management – even if you do not anticipate a claim arising out of the incident.

PROPERTY DAMAGE & BODILY INJURY

General Liability insurance protects Rotary clubs and districts against liability claims for bodily injury to a third party and damage to a third party's property.



A close-up photograph of a hand holding a glass of beer. The glass is partially filled with a golden beer topped with a thick head of white foam. In the background, other glasses of beer and blurred lights suggest a social event like a bar or festival at night.

LIQUOR LIABILITY

The Program provides liquor liability coverage for bodily injury or property damage to a third party arising from the selling, serving or furnishing of alcoholic beverages, subject to policy terms and conditions. It is expected that all applicable laws be followed, including ensuring proper licensing with all applicable governmental bodies.



NON-OWNED & RENTED AUTOS

The Program provides excess liability coverage for the use of rented and non-owned autos, above any other valid and collectible insurance on the auto.

When a trailer is attached to a vehicle, the vehicle owner's insurance is primary.

MEDICAL PAYMENTS

This coverage pays for medical expenses incurred by a third party for an injury sustained while not admitting fault.

The Program excludes medical payments for persons injured while practicing, instructing or participating in any athletic events or activities.



PERSONAL & ADVERTISING INJURY

Personal and Advertising injury includes copyright infringement in your “advertisement”. “Advertisement” means a notice that is broadcasted or published to the general public including material placed on the internet.

DIRECTORS & OFFICERS LIABILITY (D&O)

Provides coverage for claims made against club and district directors and officers for liability arising out of the performance of their duties, such as allegations of mismanagement of funds or failure to enforce bylaws.

EMPLOYMENT PRACTICE LIABILITY (EPL)

Provides coverage for claims arising out of club and district employment related practices.

Does not cover bodily injury or property damage.

D&O/EPL

WHO IS COVERED?

Director

Trustee

Officer

Rotarian

**Committee
Member**

Employee



D&O/EPL

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NO CRIME INSURANCE COVERAGE

There is no crime insurance coverage under the Program. This can also be referred to as a Fidelity bond.

If your club or district has a foundation, include crime coverage for the foundation as well as the club or district.

COVERAGE TERRITORY

Worldwide, BUT:

- General Liability – claim/suit must be brought or lawsuit filed in the U.S., its territories and possessions, or Canada
- D&O/EPL – only where legally permissible



EXCLUSIONS & LIMITATIONS

What are common policy restrictions?

EXCLUSIONS & LIMITATIONS

Exclusions & Limitations under the General Liability Policy:

- Exclusions
 - Communicable Disease
 - Aircraft
 - Property
 - Childcare and/or Elderly Care
- Limitations
 - Events drawing more than 25,000 attendees
 - Construction projects where the value of materials (donated or purchased) is \$50,000 or more
 - Firework displays

A photograph of various medical supplies, including several glass vials and a plastic syringe, resting on a yellow surface. The vials have labels, some of which are partially legible, mentioning 'MONOVALENT TYPE 1' and 'mOPV Type 1'. The background is slightly blurred, showing more medical equipment.

COMMUNICABLE DISEASE - EXCLUSION

The policy does not apply to any liability or any other loss, cost, damage, expense, injury, claim or suit, arising out of, or resulting directly or indirectly, in whole or in part from a communicable disease (including COVID-19).

If your Rotary club or district is presented with a claim, it should still immediately be reported to RI's Risk Management Department.

AIRCRAFT - EXCLUSION

There is no coverage for claims arising out of the use of aircraft.

Aircraft includes, but is not limited to:

- Spacecraft
- Satellite
- Hot Air Balloon
- Drone
- Missile



PROPERTY COVERAGE - EXCLUSION


The Program does not provide coverage for property owned, in the care, custody, or control of a club or district, or loss of property or coverage for theft of said property.





ELDERCARE & CHILDCARE - EXCLUSION


- Designated Services or Operations Exclusion
- The Program excludes eldercare services performed at an adult day care center or assisted living facility owned, rented, operated or managed by a Named Insured.
- The Program excludes childcare services performed at a licensed childcare facility owned, rented, operated or managed by a Named Insured.



EVENTS THAT DRAW MORE THAN 25,000 ATTENDEES - LIMITATION

Rotary clubs that organize events exceeding 25,000 attendees over the entire event period are required to purchase a primary general liability policy that includes coverage for all the event's risks and exposures.

CONSTRUCTION PROJECTS - LIMITATION

A group of people are working on a large wooden frame structure outdoors. The structure appears to be a roof or a large enclosure, made of light-colored wood. Several people are visible, some wearing gloves and safety harnesses, indicating a construction or maintenance project. The background shows trees and a clear sky.

If a Rotary club or district is involved in a construction project where the value of the materials (donated or purchased) is \$50,000 or more, the club or district is required to purchase a primary policy with minimum limits of \$1M per occurrence up to the project cost

FIREWORK DISPLAYS - LIMITATION

If a Rotary club or district hires a pyrotechnic firm or other similar company to detonate fireworks, the Rotary club or district is required to purchase a primary general liability policy with a minimum limit of \$5M per occurrence.



INCIDENT REPORTING

What should your club or district do when an incident happens?



INCIDENT REPORTING INFORMATION

What to do if you are notified of an incident/claim or lawsuit

- Report to RI's Risk Management Immediately
- Obtain and complete an Incident Report Form

RESOURCES

Where should you go to obtain more information about the Program?

WELCOME TO US ROTARY CLUBS AND DISTRICTS INSURANCE PROGRAM COMMUNITY



RESOURCES

- Gallagher (insurance broker)
 - Gallagher Insurance Website: <https://rotary.ajg.com/>
 - Toll Free: 1-833-3ROTARY
1-833-376-8279
 - Email: rotary@ajg.com
- RI's Risk Management Department
 - Email: insurance@rotary.org
claims@rotary.org
 - E-mailings from Risk Management to Club & District Officers throughout the year

The screenshot shows a mobile browser interface for the Gallagher Insurance Website. At the top, the address bar displays 'Login rotary.ajg.com'. Below the address bar is a dark navigation bar with a hamburger menu icon, a globe logo, and a search icon. Underneath the navigation bar are links for 'Home' and 'Login'. The main content area features a white login box with the title 'Login'. Inside the box, there are two input fields: the first contains the email 'rotary@ajg.com' and the second contains a masked password '.....'. Below these fields is a blue 'Login' button. At the bottom of the page, there is a 'Need Help?' section with an email icon and 'Rotary@ajg.com', and a phone icon with '1-833-376-8279'. The footer contains links for 'Terms of Use', 'Privacy Policy', and 'Legal Info', followed by '© 2020' and 'Powered by Arthur J. Gallagher'.

Login
rotary.ajg.com

Home Login

Login

rotary@ajg.com

.....

Login

Need Help?

Rotary@ajg.com

1-833-376-8279

Terms of Use Privacy Policy Legal Info

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GALLAGHER INSURANCE WEBSITE

<https://rotary.ajg.com>

Username: rotary@ajg.com

Password: rotarian1

What is available on the Portal?

- Certificate of Insurance
- Summary of Coverages
- Loss Prevention Strategies
- Incident Forms
- And more!

The website is accessible via mobile devices

Presentation was prepared by Rotary International's Risk Management Department.

QUESTIONS

Please contact:
insurance@rotary.org

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

While information may be presented to help explain coverage, it does not alter or change how the insurance policy will apply in the event of a claim.