

PPH National Insurance Co.
c/o Rotary International
Attn: Risk Management
1560 Sherman Avenue, Evanston IL 60201

U.S. Rotary Clubs:

Please read the annual insurance update from Risk Management below. When planning events and activities, don't forget about risk management and liability insurance.

- What could go wrong, and how will we respond?
- What insurance coverage do we have? Do we need any other insurance? Is proof of insurance required for our event/activity? Do we need to collect proof of insurance from others?
- Are the contracts we sign fair to our Club? Do we need to make others sign contracts to clarify responsibilities and protect our Club?

The U.S. Rotary Club and District Liability Insurance Program ("Program") automatically provides U.S. Rotary clubs and districts with general liability ("GL") and directors' & officers'/employment practices liability ("D&O/EPL") insurance. It is paid for by U.S. Rotarians on the July Semiannual Report.

Where to Go? *Insurance Information Portal*

For the certificate of insurance, insurance policies, summaries, forms, and loss control guidelines. It is highly encouraged to 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.

Proof of Insurance? *Certificate of Insurance*

The certificate of insurance is on the *Insurance Information Portal*. If there are any issues with the certificate, please contact Lockton (see the bottom of this email).

Did You Know? *Claims Expenses*

Up to \$500,000 for each GL claim and \$25,000 for each D&O/EPL claim are paid from funds collected from the July Semiannual Report. There is incentive to make risk management and safety a priority! Plan in advance, select reputable vendors/partners, train volunteers on safety, explain risks to participants, eliminate hazards, and enter into fair contracts that protect your Club, because less insurance claims leads to lower dues.

Need Help? *Loss Control Guidelines*

Visit the *Insurance Information Portal* to help ensure safe and successful events/activities. There is loss control guidance for many different events and activities, including:

- ***Use of Fireworks***
- ***Contract Best Practices for Activities & Events***
- ***Financial Risk Management***
- ***Use of Golf Carts and other Mobile Equipment***
- ***Food Handling and Serving***

PPH National Insurance Co.

c/o Rotary International

Attn: Risk Management

1560 Sherman Avenue, Evanston IL 60201

Need to Report Claims? Incident Reporting

Report all incidents that may lead to a claim or lawsuit to Risk Management at claims@rotary.org or by fax to (847) 556-2147. The Incident Report form is available on the *Insurance Information Portal*. If your club is served with a lawsuit, please contact Risk Management immediately.

Did You Know? Events with Attendance Exceeding 25,000

Rotary clubs that organize events exceeding 25,000 attendees over the entire event period are required to report such events to insurance@rotary.org and purchase primary general/special events liability insurance with a minimum limit of \$1 million per occurrence/\$2 million aggregate. The Program provides excess coverage above this required policy.

How Much? 2013-14 Insurance Assessment Rates

There are annual insurance assessments to all U.S. Rotary clubs on the July Semiannual Report. General liability (GL) assessment rates are based on the frequency and severity of claims. Directors & officers/employment practices liability (D&O/EPL) assessment rates are the same for all states. Due to more claims and rising insurance costs, GL rates increased for 2013-14; however, this increase was partially offset by a credit due to lower than expected losses in prior policy years. D&O/EPL rates declined for 2013-14. Overall, insurance assessments were nearly the same as last year for most U.S. Rotarians for 2013-14.

The 2013-14 rates per dues-paying member are:

States	GL	D&O/EPL
CA/FL/ME/NJ/NY/OR/RI/WI	\$5.73	\$0.27
AL/CO/CT/IL/IN/LA/MA/MN/MO/NV/PA/TN/TX/WA	\$3.70	
AZ/HI/IA/ID/MI/NC/OH/OK/SC/VA	\$2.52	
US - All other states	\$2.16	
U.S. Territories & Possessions	\$1.15	

Sincerely,

Julita Brzozowska

Risk Manager, Rotary International

Contact Information

<u>Insurance Broker</u>		<u>Risk Management</u>	
Lockton	Scott Meise, Assistant Risk Manager	Julita Brzozowska, Risk Manager	Jodi Steel, Claims Manager
(800) 921-3172	(847) 424-5245	(847) 424-5394	(847) 866-3125
rotary@lockton.com	insurance@rotary.org	insurance@rotary.org	claims@rotary.org