
U.S. Rotary Club & District Liability Insurance Program - 2022-23 Policy Year Information and Renewal

Rotary International Risk Management <insurance@rotary.org>
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To: danarieves7600@gmail.com

Wed, Apr 6, 2022 at 3:03 PM



RISK MANAGEMENT

The U.S. Rotary Club & District Liability Insurance Program ("Program") provides all U.S. Rotary and Rotaract clubs and districts with general liability and directors & officers/employment practices liability coverage.

Notification of Policy Renewals:

You have received this email because of your appointment as an officer or officer-elect of your Rotary club or district.

This message is to advise that current Program policies are expiring on 1 July 2022, and Risk Management is working on renewing them for the 2022-23 policy year. New policies will be purchased to provide continuous coverage and we will strive to maintain coverage as broad as the expiring policies.

Here are some insights provided to us during the initial stage of the renewal process:

Communicable Diseases Exclusion: The 2022-23 general liability policy likely will again contain a communicable diseases exclusion applicable to COVID-19.

Liquor Liability Coverage: The 2022-23 general liability policy likely will contain an endorsement that excludes coverage for "bodily injury or property damage caused by, in whole or in part, alcoholic beverages sold, served, or furnished while any liquor license is required and is not in

effect." The current general liability policy provides liquor liability coverage and does not have restrictions such as this. In anticipation of this change, please verify whether a liquor license is required as part of your event and apply early if you determine one necessary.

Insurance Marketplace Conditions: The insurance marketplace has proven challenging. Insurance companies continue to raise their rates due to the increasingly frequent occurrence of catastrophic losses (severe storms, tornados, and wildfires) and the monetarily punitive amounts of damages being handed down by juries. We expect that this will affect insurance assessments and the Program. A premium credit will be issued due to the Program's favorable history as far as losses, and this will in part mitigate increases in premium.

In order to facilitate your budgeting process, Risk Management is going to send another email in:

- June regarding 2022-23 insurance assessments.
- July regarding 2022-23 insurance policies.

Arthur J. Gallagher & Co., Rotary International's insurance broker, has a website featuring information about the Program and what it provides to your club or district, and below you'll find the shared credentials:

Website: rotary.ajg.com

Username: rotary@ajg.com

Password: rotarian1

Please note, for the Website and Username, that is A-J-G.

This website is only for U.S. Rotary and Rotaract club and district use. Please feel free to share the credentials with others in your club or district, but don't post them anywhere, as this is the exclusive source for all of the Program's documents, forms, and other materials.

Regards,

Rotary International Risk Management

Insurance Broker	Rotary International Risk Management			
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