

# U.S. Rotary Clubs and Districts Liability Insurance Program

## PROGRAM OVERVIEW

Active U.S. Rotary clubs are automatically insured by the U.S. Clubs & Districts Liability Insurance Program and pay for this insurance on the July Club Invoice.

### 1 • Policy Limits & Coverage Description

Insurance	Per Claim Maximum*	Retention**	Description
General Liability (GL)	\$7,250,000	\$250,000	GL protects clubs/districts against liability claims for bodily injury to a third party and damage to a third party's property. <ul style="list-style-type: none"> <li>This insurance is for events, fundraisers, other activities.</li> <li>Includes Liquor Liability and Non-Owned/Rented Auto Liability coverage.</li> </ul>
Directors' & Officers' / Employment Practices Liability (D&O / EPL)	\$2,025,000	\$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.

\*Includes retention limit. Additionally, Rotary's Risk Management purchases additional limits for catastrophic events.

\*\*The cost of defending and settling claims within the retention is included in the insurance assessments collected from U.S. Rotarians through July Invoice.

### 2 • Who is Insured?

These active Rotary club and district organizations are Named Insureds:

<b>Rotary Clubs</b> (including newly chartered Rotary Clubs)	<b>Rotary districts</b>	<b>Rotary club foundations</b>	<b>Rotary district foundations</b>
<b>Interact clubs</b>	<b>Rotaract clubs</b>	<b>Rotary Community Corps</b>	<b>Rotary Youth Leadership Awards (RYLA)</b>
<b>Certified youth exchange organizations</b>	<b>PETS (including multi-district organizations)</b>	<b>Other Rotary organizations on file with Rotary's Risk Manager</b>	

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

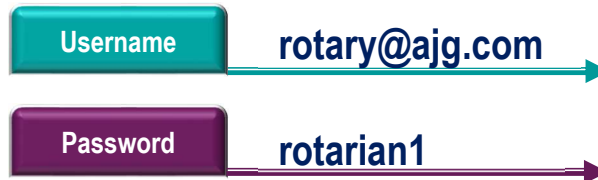
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3

### • Insurance and Contact Information

To review the insurance policies, summaries, loss control documents, and **obtain a certificate of insurance**, visit Gallagher Insight at: <https://insight.ajg.com>.



**Note:** Gallagher Insight 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 websites) where it is easily accessible by outside parties.

For any questions, contact

- Gallagher: [rotary@ajg.com](mailto:rotary@ajg.com) or 1-833-3ROTARY (833-376-8279), or
- RI Risk Management at [insurance@rotary.org](mailto:insurance@rotary.org).

4

### • Foundation Criteria

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 should have the sole authority to name or remove foundation board members;
- ❖ Be income tax-exempt under section 501(c)(3) of the Internal Revenue Code;
- ❖ Operate 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.

5

### • Report All Incidents Immediately

Please immediately report all incidents and/or losses to Risk Management. Insurance coverage will be jeopardized if you voluntarily promise insurance coverage, make payments, or assume any financial obligation, other than providing first-aid, without the insurance company's consent.

An Incident Report is notice of an occurrence/loss that may or may not lead to a compensable claim; the Incident Report form is on the Insurance Information Portal.

Submit the Incident Report form to Risk Management by email to [claims@rotary.org](mailto:claims@rotary.org) or by fax to (847) 556-2147.

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