

U.S. ROTARY CLUBS AND DISTRICTS LIABILITY INSURANCE PROGRAM

FAQ – Common Insurance Concerns

Throughout the FAQ the U.S. Rotary Club and District Liability Insurance Program is referred to as “Program”. References to coverage under the Program are always subject to policy terms and conditions. Quick Links refers to the section on Gallagher’s Insight Website

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ADDITIONAL INSURED

What is an Additional Insured?

- A party that is added as an additional insured on an insurance policy:
 - at the request of the Named Insured
 - to comply with a contractual agreement requiring the Named Insured to do so
- Additional insured status gives the additional insured defense under the Program's general liability policy for the Additional Insured's vicarious liability because of the negligence of the Named Insured. Your club is the Named Insured.
 - Example - the owner of a venue/facility- -leased by the Named Insured for a meeting

Additional Insured – when it is required of your club - (i.e. meeting space, park permit etc.)

The general liability policy under the Program has language that automatically includes an Additional Insured under the policy when required by written contract. This is sometimes known as “blanket additional insured.” In the description box of the certificate of insurance it reads “the Certificate Holder is included as additional insured where required by written contract...”

Sometimes a contract will require more than one party as an additional insured. An example is using a Bank's parking lot – the Bank requires your club to include them as an additional insured as does the Property Manager.

There is no charge or fee to either the Named Insured (club/district) or Certificate Holder to add an additional insured.

Additional Insured – when your club should require it (i.e. from parties your club is contracting with - caterer, vendor at club event, etc.)

Your club's contract language with any vendor (i.e. caterer) should include a requirement for general liability insurance and that your club be named as an additional insured on the caterer's insurance policy. Additional Insured status gives your club defense under the caterer's policy. This is fair because it is the vendor (caterer) that was negligent; although your club was the organizer of the event, the caterer, not your club, dropped the chafing dish in someone's lap.

Additional Insured – what it cannot do

Other organizations may ask your club to provide insurance for their event because they are small or don't carry insurance for their organization. Your club cannot extend coverage to “Small Group” by adding “Small Group” to the club's policy as an Additional Insured. Here's why – an Additional Insured only has coverage for their vicarious liability brought about by the Named Insured's (your club) negligent acts. There is no coverage under the club's policy for the negligence of the Additional Insured (“Small Group”).

Please note that the Program is not intended to cover the liability of other entities; each entity should have their own general liability insurance coverage in place.

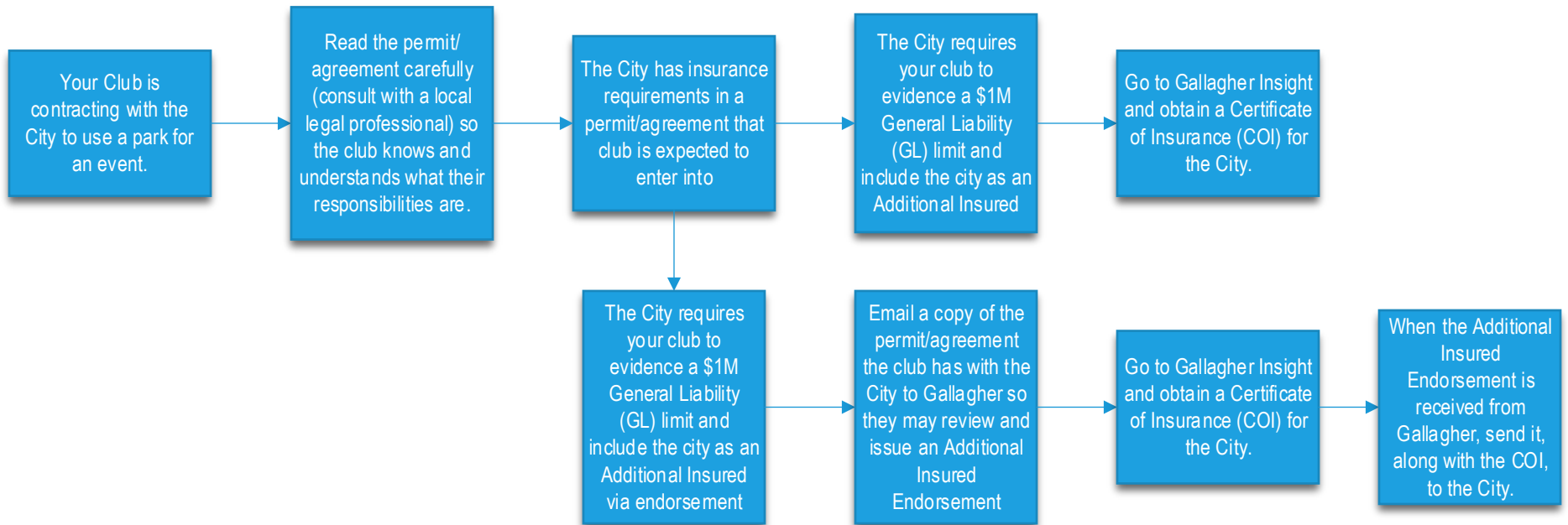
On Gallagher's website, please review **Loss Prevention Strategies – Contract Best Practices** under “Quick Links” for more information.

Additional Insured Endorsement

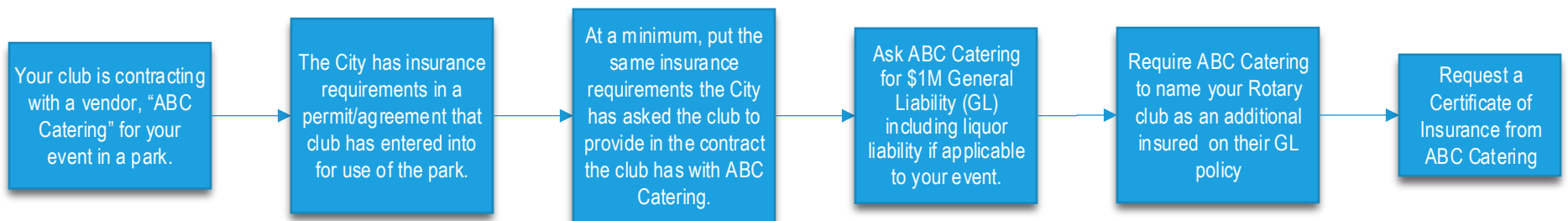
An Additional Insured Endorsement is an endorsement that is specific to a Certificate Holder as an Additional Insured. If an additional insured endorsement is required, please email a copy of the application, contract, or permit to rotary@ajq.com. Please allow 3-5 business days for processing. If the entity will not provide the permit or contract until they receive the insurance documentation from your club/district, please provide a copy of last year's permit or contract. Additional Insured endorsements **cannot** be found or obtained on Gallagher's website.

Additional Insured Status Flow Chart

Your club/district is a participant in an agreement (i.e. needs a permit). Your club/district enters into an agreement and has to name the other party as an additional insured:



Your club/district controls the agreement with another party who is a participant (i.e. vendor). Your club/district enters into an agreement with a vendor and asks that the vendor name your club/district as an additional insured on their general liability policy:



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ASSESSMENTS (WHAT U.S. ROTARIANS PAY FOR THE PROGRAM)

2018-19 General Liability (GL) / Directors & Officers/Employment Practices Liability (D&O/EPL) Insurance Assessments are below. The assessments are usually available in June and are billed for each policy as a separate line item on the July Club Invoice.

States and Territories	GL Rates	D&O / EPL Rate
CA CT FL LA ME NJ NY RI TN WI	\$6.16	\$0.45
AZ IL MA MD MN MO NH NV OR TX WA	\$3.33	
CO HI IA ID MI OH OK PA SC UT VA VT	\$2.88	
AK AL AR DC DE GA IN KS KY MS MT NC ND NE NM SD WV WY	\$2.38	
American Samoa, Guam, Northern Mariana, Puerto Rico, US VI	\$1.75	

If you want to compare the pricing of your club's assessments under the Program with another insurance company's pricing, simply take the rate for your state above times the number of members in your club. For example, a 50-member club in AZ is billed \$166.50 for the general liability coverage and \$22.50 for the D&O.

Section 72.050 of the Code of Policies references Club and District Liability Insurance requirements. Section 72.050.2 references the mandatory participation in the Program by all U.S. (its territories and possessions) Clubs and Districts.

Please send questions related to insurance assessments to insurance@rotary.org.

ATHLETIC ACTIVITIES

The Program's general liability policy excludes medical payments for persons injured while practicing, instructing or participating in any athletic events and activities, unless there is legal liability resulting from the negligence of your club/district. Waivers and releases should be used at every athletic event and copies kept on file with the club or district, even after the event has ended. If there is a suit or claim that alleges that the club/district is liable for injury from athletics, the Program would respond, subject to policy terms and conditions.

The Program currently has no restrictions or exclusions relating to sport shooting events.

Please visit [Gallagher Insight](#) to review **Loss Prevention Strategies – Waivers and Releases and Athletic Events and Activities** under "Quick Links".

AUTO LIABILITY (EXCESS - RENTED & NON-OWNED)

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.

- This coverage is intended for insured entities only and does not extend to individuals who use their personal auto for Rotary club business.
- If the Rotary club/district owns an auto, it must be separately insured. There is no comprehensive or collision (physical damage) coverage for any auto. For example, if a Rotarian has an accident while using their auto on Club business, it is their auto liability insurance that applies, not the Program's.

Auto Liability - Trailers

A "trailer" is included in the definition of "auto" in the insurance policy. When a trailer is attached to a vehicle, the vehicle owner's insurance is primary. If the trailer is not owned by the club/district, the Program provides excess coverage above the vehicle owner's insurance policy limit subject to policy terms and conditions. The Program does not provide excess

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coverage if the trailer is owned by the club/district as the Program does not cover owned auto liability. No coverage is provided for damage to the trailer itself.

Auto Liability - Rentals

On rentals taken out by a club or district (including on behalf of Interact, RYLA, Rotaract, etc.) the club or district should elect the appropriate insurance coverage through the rental agency. The Program provides excess coverage of rented (and non-owned) autos, above any other valid and collectible insurance on the rented auto. No coverage is provided for damage to the rental vehicle itself.

For more information, please review **Loss Prevention Strategies – Autos** under “Quick Links”.

BROKER

As of August 2017, Arthur J. Gallagher (Gallagher) became the insurance broker for the Program. When the change in brokers was made, there was no change in the Program’s insurance coverage or limits, just the location of where Rotarians can access pertinent insurance documents. Gallagher acts as an extension of the Rotary International Risk Management team to assist Rotarians with requests such as the issuance of additional insured endorsements or other special requests. Information is housed on Gallagher Insight, Gallagher’s dedicated website for all of the Program’s insurance information.

Gallagher Insight website: <https://insight.ajg.com>

Username: rotary@ajg.com

Password: [rotarian1](#)

Note: *Gallagher Insight* is for U.S. Rotary club/district use only.

Rotarians can also contact Gallagher by email (rotary@ajg.com) or by phone 1.833.3ROTARY (1.833.376.8279).

CERTIFICATE OF INSURANCE (COI) REQUESTS (STANDARD)

A Certificate of Insurance is an insurance industry standard form that contains information about an insurance policy such as: Named Insured, Insurance Company, Policy Dates, Coverage and Limits. It is information only – not an insurance policy.

A certificate of insurance is evidence of insurance coverage, however, it is not a document that is in any way needed to confirm that your club is included under the Program. If your club’s event does not require your club to provide a certificate of insurance, it is okay to not provide one.

If you hold meetings in a restaurant and the restaurant owner requests a certificate of insurance, your club only needs to provide one certificate to the owner each policy year – not once every time your club holds a meeting. If your club holds multiple fundraisers or events throughout the year, your club will most likely need to provide a certificate of insurance to each party requesting a COI.

If your club is co-hosting an event with another party or nonprofit, the certificate of insurance should show your club only as the Named Insured – the other nonprofit must have a certificate of insurance issued for their organization showing their coverage.

If more than one Rotary club is involved in the same event, each club should issue their own certificate.

For a certificate of insurance, please visit *Gallagher Insight*: <https://insight.ajg.com> (log-in information above under Broker)

Please review **Certificate of Insurance Instructions** under “Quick Links” for more information on how to obtain a certificate.

CONSTRUCTION ACTIVITIES / RENOVATION / HOME REPAIR PROGRAMS

The U.S. Rotary Clubs and Districts Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policy.

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The Program provides coverage for liability arising out of bodily injury and property damage to a third party, subject to policy terms and conditions.

Provide training for your volunteers, when appropriate. All volunteers should sign waiver and release forms, so that they understand and sign off on the risks associated with the activity. Volunteers should carry their own health and property insurance.

The Program **does not** provide coverage for:

- **Damage to property** in the care, custody and control of an Insured. This includes, but is not limited to, equipment, personal property, and vehicles that are owned, borrowed, or rented.
- Liability arising from **professional services** which include, but are not limited to architects, engineers, etc.).

On [Gallagher Insight](#) please review **Loss Prevention Strategies – Construction Projects** and **Waivers and Releases** under “**Quick Links**”

CONTRACTS & AGREEMENTS

When planning or sponsoring a fundraising event or activity, your club/district should enter into a written contract with each party involved to ensure the duties, roles and responsibilities are clearly defined and understood. The contract should include indemnification and insurance requirements to protect your club/district. Because contracts can be important in avoiding liability claims, reviewing the loss prevention strategies on [Gallagher Insight](#) about waiver/release forms, indemnification/hold harmless language, and contract best practices is recommended. Please also consult with a legal professional.

Indemnification / Hold Harmless Language / Agreements

Your club/district should only agree to indemnify for your club/district's negligence. (This is not always possible when contracting with cities, municipalities or counties.) Please visit [Gallagher Insight](#) to review **Loss Prevention Strategies – Contract Best Practices** under “**Quick Links**”. Before any contract, agreement, or waiver is signed, seek the advice of local legal counsel.

Waiver and Release Requirements

Require all participants sign a waiver and release form. Please visit [Gallagher Insight](#) to review **Loss Prevention Strategies – Waivers and Releases** under “**Quick Links**”. Always seek the advice of local legal counsel in drafting and reviewing all agreements.

Vendors / Contractors

Require a written agreement that includes insurance requirements to ensure that your vendors and contractors carry appropriate liability insurance and name your club/district as an Additional Insured. Require a certificate of insurance and an Additional Insured endorsement. Please note that the Program is not intended to cover the liability of other entities your club/district may be working with. All entities involved with an event/activity must have their **own** general liability insurance coverage. Please visit [Gallagher Insight](#) to review **Loss Prevention Strategies – Contract Best Practices** under “**Quick Links**”.

Insurance Requirements

If your club signs an agreement with insurance requirements that are beyond what the Program provides, your club will have to purchase an insurance policy that meet those requirements – the club program cannot be modified to meet a particular contract’s requirements. An example is a university asking for a separate abuse/molestation limit in addition to the general liability coverage the Program provides.

The \$1M general liability each occurrence policy limit includes liquor liability and abuse/molestation. Contract language, however, can be deceptive. For example:

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If the contract requires \$1M general liability *including* liquor liability (or abuse/molestation) the program has this coverage. The contract language below, however, is different:

\$1M general liability *And* a separate \$1M limit specifically for liquor liability (or abuse/molestation) – the Program does not have a *separate* \$1M liquor liability limit; liquor liability is *included* in the \$1M general liability coverage limit.

Contract language, including the insurance requirements, can be negotiated. **Read and understand the agreement before signing.** Send Risk Management an email if you have questions (insurance@rotary.org). The certificate of insurance on Gallagher's website shows the Program's coverage.

COPYRIGHT INFRINGEMENT

When your club/district uses literary works such as songs, poems, illustrations, photographs, charts, or graphs in presentations, club/district websites, or newsletters, assume permission is needed from the author so obtain written permission prior to use. Assume that the material is protected until you clearly determine otherwise. This includes any information, photos, etc. taken from the Internet. Refer to www.copyright.gov for guidance on copyright laws, but *when in doubt, consult with an attorney.*

CRIME / FIDELITY BOND INSURANCE (TREASURER BONDING)

The Program does not cover the theft of club/district funds or property. Theft is covered by Crime Insurance, which is also referred to as a Fidelity bond or employee dishonesty coverage. According to Recommended Rotary Club Bylaws Section 5 – “Officers having charge or control of club funds shall give bond as required by the board for the safe custody of the funds of the club, cost of bond to be borne by the club.” It is up to your club to determine whether or not to procure a fidelity bond (aka dishonesty bond or crime insurance). If your club/district has a foundation, include crime coverage for the foundation as well as the club/district. Please contact a local insurance professional for crime coverage.

DEFINITIONS

- **Broker** – the party that an insured must go to for access to an insurance company – when the Program's broker changed at the end of August 2017, the broker for the Program was the only thing that changed – not the insurance company, coverage or policy limits.
- **Carrier** – the insurance company providing the insurance
- **Cyber Risk** – both first and third party coverages due to risk of financial loss, disruption or damage resulting from the failure of information technology systems. The Program does not include any type of Cyber coverage. If desired, your club or district could purchase this coverage locally.
- **Endorsement** – a document that changes the insurance policy
- **Loss Prevention** - a risk management technique used to reduce the possibility that a loss will occur and reduce the severity of losses that do occur
- **Named Insured** – the party/entity that is covered by the insurance policy
- **“Program”** - refers to the U.S. Rotary Club & District Liability Insurance Program, which provides general liability (GL) and directors' and officers'/employment practices liability (D&O/EPL) insurance coverage automatically to active U.S. Rotary Clubs & Districts.

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES LIABILITY

For information on the Directors & Officers coverage please see *Insurance Policy Summaries* and *Insurance Program Overview* under “Quick Links”.

Defense Costs are included within the policy limit. There is coverage for third party claims under the Employment Practices Liability coverage.

DISTRICT INSURANCE REPRESENTATIVE (DIR)

The U.S. Rotary Clubs and Districts Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policy.

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A DIR is a Rotarian with familiarity of and an understanding of commercial liability insurance, coming from the Risk Management field, a property and casualty insurance broker, a commercial lines insurance company underwriter or a claims adjuster.

A DIR would:

- Be familiar with and direct Rotarians to the resources available to clubs and districts included under the U.S. Rotary Club and District Liability Insurance Program (website, insurance broker, Rotary's Risk Management Dept.);
- Use the District's web page to post current insurance information;
- Receive and read email communications from insurance@rotary.org and communicate same to clubs.

FIREWORKS

The policy **will not** cover liability arising out of a fireworks display if a Rotary club enters into a contract with a pyrotechnic firm or other company hired to detonate fireworks. However, this exclusion does not apply if your club or district's role is to sponsor or provide funding for the fireworks, and another party, such as a municipality or chamber of commerce, signs the contract with the pyrotechnic firm.

If your club decides to sign an agreement directly with a pyrotechnic firm

- Your club should purchase a primary, stand-alone general liability policy with a limit of at least \$5-10M (this limit is based on past claims experience).
- To protect your club against claims due to injuries resulting from the fireworks display.
- The purchase of a stand-alone general liability policy for your club for the fireworks display is the only coverage available to your club.
- The policy should have insurance limits of \$5-10 million.
- Insurance requirements in the contract with the pyrotechnic firm should include your club being named as an additional insured on the pyrotechnic's general liability policy and a certificate of insurance being issued to your club.
- An attorney should review the pyrotechnic contract. Do not agree to indemnify the pyrotechnic firm for anything your club cannot or does not control.

On [Gallagher Insight](#) see **Loss Prevention Strategies – Use of Fireworks** under “Quick Links”.

With respect to the "sale" of fireworks, as long as this is the “legal sale for fundraising purposes of pre-wrapped fireworks purchased from a licensed third party” there is coverage under the Program subject to policy terms and conditions.

FOUNDATIONS OF CLUBS AND DISTRICTS

The following criteria are considered when confirming a U.S. 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 (not honorary members);
- The Rotary club or district that created the foundation has the sole authority to name or remove foundation board members;
- Is income tax-exempt under section 501(c)(3) of the Internal Revenue Code; and
- Operates 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.

Contact Risk Management at insurance@rotary.org if questions.

GOLF CARTS

- Damage to golf carts is not covered under the Program. If there is damage to a golf cart rented or loaned to a club/district, there is no coverage under the Program to pay for the repair for the damage to the golf cart itself.

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FAQ – Common Insurance Concerns

- Please review **Loss Prevention Strategies – Use of Golf Carts and Other Mobile Equipment** under “Quick Links”.

INCIDENT REPORTING

Please immediately report all incidents and/or losses to Risk Management. The Incident Report form is on [Gallagher Insight](#) and can be submitted to Risk Management by email to claims@rotary.org or by fax to (847) 556-2147. An Incident Report is notice of an occurrence/loss that may or may not lead to a compensable claim. If the incident involves serious injury or death, please notify Risk Management immediately.

Do not voluntarily promise insurance coverage, make payments, or assume any financial obligation, other than providing first-aid, without the insurance company’s consent as you could jeopardize your insurance coverage.

The sooner Risk Management knows about an incident; the sooner the incident can be investigated. Complete the incident report form while the facts are fresh in your mind. Include all documentation related to the event when sending in your incident report form. If you know someone was injured at your Rotary club’s event, but they have not reached out to your club or district about filing a claim, please report it.

LARGE EVENTS (EXCEEDING 25,000 IN ATTENDANCE)

Rotary clubs and districts that **organize** events exceeding 25,000 attendees over the entire event period are required to:

- Purchase primary general/special events liability coverage with a minimum limit of \$1 million per occurrence/\$2 million aggregate.
- Include liquor liability if applicable to your event
- Notify Risk Management via email at insurance@rotary.org
- Prior to the event provide Risk Management with a certificate of insurance or copy of the separate insurance policy
- The Program will only provide excess coverage above this required policy.

The number of attendees may sometimes be difficult to ascertain. The permit application, newspaper articles, festival websites, festival budget etc. help to estimate the number of attendees.

Primary coverage for large events is required because of the higher risk, or exposure a large event has – the majority of U.S. clubs do not have multi-day, large fund raising events.

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. Liquor liability is shown on the Certificate of Insurance, so a request to add or include it is not needed.

Whenever possible, use a third party vendor to provide and sell/distribute liquor for/at your club and district events. In your agreement, require the vendor to carry liquor liability and request that your club/district be added as additional insured on their policy (\$1M minimum limit) and require that the vendor provide you with a certificate of insurance.

When a third party vendor is not used, please have any Rotarian or volunteer selling/distributing alcohol at the event be familiar with Training Intervention Procedures (TIPS) or equivalent program certified. TIPS is a program designed to teach serving alcohol responsibly. Additional information can be found at www.gettips.com.

Please visit [Gallagher Insight](#) to review **Loss Prevention Strategies – Serving Alcohol at Events** under “Quick Links”.

LOSS PREVENTION

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Loss prevention is a risk management technique that seeks to reduce the possibility that a loss will occur and reduce the severity of losses that do occur. Please review **Loss Prevention Strategies** under “**Quick Links**”. There are a variety of topics that relate to many Rotary club events. These loss prevention strategies point out common sense basics that are sometimes overlooked when planning club and district events.

NAMED INSURED (WHO IS COVERED/INSURED?)

These active Rotary organizations in the U.S. and its territories and possessions are Named Insureds under the Program:

- Rotary clubs (including newly chartered Rotary clubs)
- Rotary districts
- Rotary club foundations
- Rotary district foundations
- Interact clubs
- Rotaract clubs
- Rotary Community Corps
- Certified youth exchange organizations (certified by Rotary International)
- RYLA (Rotary Youth Leadership Awards)
- President-elect training seminar organizations (PETS) (including multi-district organizations)
- Other Rotary organizations as on file with the Rotary International Risk Manager

Subject to policy terms and conditions the Program provides coverage for liability arising from Bodily Injury or tangible Property Damage to a 3rd party. Rotarians (and those members of the above Named Insured) are considered 1st parties and are covered for liability arising from their actions on behalf of the Rotary Club (or above Named Insured organizations). Normally, there is no coverage for injury to a Rotarian (or member of the above Named Insured), unless the Rotary Club (or above Named Insured organization) is found to be negligent in some way which led to the injury.

Insureds include members, employees, and volunteers of these organizations while acting within the course and scope of their roles for the above organizations. However, liability insurance is not first-party health or property insurance. All Rotarians and volunteers are expected to have their own personal health, auto and property insurances. Your club/district can purchase an accident policy as well.

PROFESSIONAL SERVICES

Claims arising out of providing professional services of any kind (such as those provided by doctors, dentists, auditors, accountants, architects, or engineers) are not covered under the Program. Professionals should carry insurance appropriate to their vocation.

THE PROGRAM

All U.S. Rotary Clubs and Districts are automatically enrolled in the Program. It is not necessary to print a certificate of insurance to be covered under the Program.

PROPERTY INSURANCE

The Program does not provide any property coverage for property owned by a club or district, or loss of property due to theft or embezzlement. If property coverage is needed, please contact a local insurance professional to obtain property insurance.

SEPARATE LEGAL ENTITIES

Please review the **Named Insured** list for Named Insured entities covered under the Program. Separate legal entities that are not listed under the **Named Insured, are not covered. Please contact RI's Risk Management if you have questions. (insurance@rotary.org)** Please consider contacting a local insurance professional to obtain separate liability insurance.

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If your club is creating a foundation, please refer to **Foundations** section.

YOUTH

The Program includes coverage for RYLA, Interact, and Rotaract activities. Please note that there is also coverage under the Program for *Certified* Youth Exchange organizations.

The Program excludes medical payments for persons injured while practicing, instructing or participating in any athletic events or activities, unless there is legal liability resulting from the negligence of your club/district. Participants of athletic events should sign a release prior to their participation in an athletic event. If there is a suit or claim that alleges that the club/district is liable for injury from athletics, the Program would respond, subject to policy terms and conditions.

In some areas a school district may provide accident coverage for students; please check with the local school district. Your club/district can purchase an accident policy as well.

Contract Insurance Requirements

When working with youth, many facilities/venues will ask your club to provide abuse/molestation coverage. If the contract requires \$1M general liability **including** abuse/molestation the program has this coverage because it is not excluded. We cannot, however, indicate sexual abuse as a coverage on a certificate of insurance because the policy does not indicate the coverage is specifically included. This may have to be explained to the venue/school where your event is being held.

If the contract language requires \$1M general liability coverage and a **separate** \$1M abuse/molestation limit your club will have to negotiate the contract terms to allow the abuse/molestation coverage to be **included** in the general liability limit. If you are not successful, your club will need to purchase the abuse/molestation coverage for your event.

Contract language, including the insurance requirements, can be negotiated. **Read and understand the agreement before signing.** Send Risk Management an email if you have questions at insurance@rotary.org. The certificate of insurance on Gallagher's website shows the Program's coverage.

If your club signs an agreement with insurance requirements that are beyond what the Program provides, your club will have to purchase an insurance policy that meet those requirements – the club program cannot be modified to meet a particular contract's requirements. An example is a university asking for a **separate** abuse/molestation limit **in addition to** the general liability coverage the Program provides.

When working with youth please be sure to use the Rotary Youth Protection Guide found on Rotary.org.

<https://my.rotary.org/en/document/rotary-youth-protection-guide>

WHAT IS NOT COVERED

- **Bonds** – The Program does not include any type of bonds – If a fidelity bond for club members or officers that handle money is desired the coverage can be purchased locally
- **Crime** – The Program does not include any type of Crime coverage – coverage can be purchased locally for theft of money or property by Rotarians or others
- **Cyber Risk** – The Program does not include any type of Cyber coverage – coverage can be purchased locally for both first and third party coverages
- **Event Cancellation** – The Program does not include any type of loss for expenses incurred when an event must be cancelled
- **Property** – the Program does not include any type of Property coverage – coverage for property owned by your club or district can be purchased locally
- **Travel** – there is no travel coverage provided under the Program

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