

24 March 2016

Dear current and incoming U.S. Rotary club officers:

**SUBJECT: U.S. Rotary Club and District Liability Insurance Program – Insurance Update to Rotary Clubs**

All U.S. Rotary clubs and districts are insured under the U.S. Rotary Club & District Liability Insurance Program (“Insurance Program”), which includes general liability and directors’ and officers’ liability insurance.

For information about the Insurance Program, loss control, waivers, contract language, and other insurance related topics please visit the Insurance Information Portal at <https://www.locktonportal.com/sites/rotary/resources>

*Please note the user name and password for the Portal is different from your My Rotary account user name and password.*

**Username:** Rotarian

**Password:** Resources#1

For certificates of insurance and Additional Insured questions please contact Lockton, our insurance broker:

Rotary Service Team

[rotary@lockton.com](mailto:rotary@lockton.com)

1-800-921-3172

This message is to inform you that the current liability policies will expire 1 July 12:01 a.m. New insurance policies will be purchased to provide continuous coverage; however, we want to advise you that policy terms and conditions may reduce coverage or be more restrictive than the expiring policy based on the underwriting information provided to insurers. We will make every effort to provide the same broad coverage as per the expiring policy.

**Reminder:** As you are planning your fundraising events, please review the insurance documents posted on the Portal, specifically, the policy exclusions. Note that there is very limited coverage as relates to fireworks. Fireworks are considered a high risk activity by insurance underwriters; the Program’s coverage is limited to liability arising out of selling pre-wrapped fireworks purchased from a licensed third party or a fireworks display that is part of an event where a **third party** (not the Named Insured i.e. your local Rotary club) has contracted with a pyrotechnic company. If the Rotary Club is a sponsor of an event where there are fireworks, the pyrotechnics company should include the Rotary Club as an Additional Insured on their policy (in addition to the party contracting with the pyrotechnics company).

Sincerely,

Rotary Risk Management Team

[insurance@rotary.org](mailto:insurance@rotary.org)