

RISK MANAGEMENT

The U.S. Rotary Clubs and Districts Liability Insurance Program ("Program") provides general liability (GL) and directors' & officers'/employment practices liability (D&O/EPL) insurance coverage to active U.S. Rotary Clubs & Districts.

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

This message will provide you with basic information about the U.S. Rotary Clubs and Districts Liability Insurance Program ("Program"), which can save your club and district time and money when planning fundraising events and projects.

The Program provides all U.S. Rotary clubs and districts (its territories and possessions) with general liability (GL) and directors' and officers'/employment practices liability (D&O/EPL) insurance. The Program has been in existence since 2001 and is paid for by U.S. Rotarians via the July club invoice. All U.S. Rotary clubs and districts are automatically insured – no action is needed on your part.

The insurance broker's website, Gallagher Insight, includes the following information:

- Certificates of insurance that can be easily filled out and downloaded
- Insurance policies and summaries (what is covered, what is excluded)
- Loss Prevention Strategies – tips and resources to assist your club in planning safe and successful events/activities
- FAQ of common insurance questions and concerns relating to the Program
- Incident Report Form for incident reporting

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

Username: rotary@ajg.com

Password: rotarian1

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

This website is for U.S. Rotary club/district use only. **Please share this link/login to Gallagher Insight website with your Club.**

The general liability portion of the Program does not provide 'accident' insurance. Medical Payments coverage is offered on a limited basis. Medical payments are excluded for persons

injured while practicing, instructing, or participating in any physical exercises or games, sports, or athletic events.

Insurance Requirements in Contracts

Always review insurance requirements in your contract to ensure that they can be met by the Program's insurance. Otherwise, if you club signs an agreement with insurance requirements that are beyond what the Program provides, your club will have to purchase an insurance policy that meets those requirements. The Program cannot be modified to meet a particular contract's requirements. If you have questions or concerns, reach out to RI Risk Management prior to signing contracts.

Additional Insured

If you need an additional insured endorsement per a contract/permit/application, please email a copy of the contract/permit/application to Gallagher and allow 3-5 business days for processing.

Incident Reporting

As soon as your club is aware of an incident that could result in a claim or lawsuit please report it to RI Risk Management at claims@rotary.org. The Incident Report form is available on Gallagher Insight. If your club is served with a lawsuit, please contact RI Risk Management immediately.

Regards,

Rotary Risk Management Team

Contact Information

<i>Insurance Broker</i>	<i>Rotary Risk Management</i>			
Gallagher	Carol Dietz, Assistant Risk Manager	Katie Rabs, Risk Management Specialist	Julita Brzozowska, Risk Manager	Jodi Steel, Claims Manager
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