

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"> • This insurance is for events, fundraisers, other activities. • Includes Liquor Liability and Non-Owned/Rented Auto Liability coverage.
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:

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

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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• 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 at 1-833-3ROTARY (833-376-8279) or rotary@ajg.com
- RI Risk Management at insurance@rotary.org

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• Documents Found on Gallagher Insight

Certificate of Insurance

Loss Control Topics

- Athletic Events
- Contract Best Practices
- Serving Alcohol at Events
- Use of Golf Carts

Incident Report Form

Insurance Policy Documents

- Insurance Program Overview
- General Liability Insurance Summary
- Directors & Officers Insurance Summary
- FAQ

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• 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 or by fax to (847) 556-2147.