

# **NORWICH INSURANCE BROKERS**

*(1129337 Ontario Inc.)*

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## **The Canadian Rotary Insurance Program**

### **HIGHLIGHTS OF THE 2016-2017 RENEWAL TERM.**

1. The Abuse Limitation Endorsement has no deductible.
2. The Commercial General Liability has no deductible with respect to the bodily injury and property damage coverage.
3. The program covers Rotary clubs providing liquor services at a non-Rotary event as long as the Rotary members serving have Smart Serve and it is a fundraising activity for the club. (The Rotary club should be listed as an additional insured on the policy of the venue holding the event)
4. The Directors & Officers wording was amended in 2014 and remains the same.
5. Premium remains at \$19.50 per member.

The other coverages are the same as previous terms:

- Miscellaneous Articles Floater \$1,000 deductible base limit of \$10,000, this can be increased by the individual clubs as required.
- Crime Insurance, \$1,000 deductible with a \$30,000. Limit
- Commercial General Liability limit is \$5,000,000 with a \$10,000,000 Aggregate
- Tenants Legal Liability \$1,000,000 each location
- Association Liability (Directors & Officers) \$2,000,000 limit
- Abuse Limitation Endorsement \$ 1,000,000 limit (no deductible)

\*We require the following information when the Rotary club is holding an event that includes children\*

1. Description of the activities
2. Ratio of supervisors to children. No coverage for ratio of one to one.
3. No coverage for bouncy castles, Rotary club must be added as an additional insured on the insurance policy of the owner of the inflatables.