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**CANADIAN ROTARY CLUB INSURANCE PROGRAM**

As you are aware, Norwich Insurance Brokers designed the Canadian Rotary Insurance Program in 2002, forming an alliance with A.J. Gallagher in 2021 in order to distribute the program Canada-wide.

**BUSINESS OPERATIONS:** The program insures the District and its organization, which includes: Rotary Service Clubs including fund raising activities usual to a service club, foundations, trusts, Youth Exchange, Group Study exchange, Interact and Rotaract (*now to be included in annual membership count*).

**Please refer to the District Master Policy, Individual Club Certificates & Endorsements for your customized coverages as requested. These documents can be obtained from your District Contact.**

**OPTIONAL COVERAGES / LIMITS SUBJECT TO REFERRAL**

Coverage ↓	Limit	
D&O	\$5 000 000	Refer to Novex with completed application and updated financial statement
Excluding D&O	Nil	Reviewed each year on renewal. Please contact <a href="mailto:katelyn@norwichinsurance.com">katelyn@norwichinsurance.com</a> to obtain this years' rate.
Cyber	\$25 000	Reviewed each year on renewal. Please contact <a href="mailto:katelyn@norwichinsurance.com">katelyn@norwichinsurance.com</a> to obtain this years' rate.
	\$50 000	Reviewed each year on renewal. Please contact <a href="mailto:katelyn@norwichinsurance.com">katelyn@norwichinsurance.com</a> to obtain this years' rate.
	\$100 000 *\$50 000 Privacy Breach Legal Expense Endorsement	Reviewed each year on renewal. Please contact <a href="mailto:katelyn@norwichinsurance.com">katelyn@norwichinsurance.com</a> to obtain this years' rate.  *Must be purchased separately, per club
Buildings & Contents	Any requests to insure buildings will be on a referral with completed application	
Miscellaneous Property	All Endorsements issued are subject to a minimum \$50.00 premium charge	
Liability Extensions	All Liability Extensions are subject to a minimum \$250.00 premium charge	

**IMPORTANT EXCLUSIONS refer to policy documents & wordings for complete list and further information:**

- VIRUS & BACTERIA EXCLUSION
- COMMUNICABLE DISEASE EXCLUSION
- LIQUOR LIABILITY – Can be added individually to events **ONLY with a completed liquor liability form and review**
- CYBER LOSS & ELECTRONIC DATA LIABILITY EXCLUSION
- TOBOGGANING EXCLUSION
- FIREWORKS – **Must be exclusively handled by qualified and insured third party fireworks organization and a certificate of insurance listing the Rotary Club as Additional Insured is required**
- DESIGNATED AMUSEMENT RIDES AND INFLATABLES EXCLUSION – **Events with these operations can be insured by the program only when administered by a qualified and insured third party organization and a certificate of insurance listing the Rotary Club as Additional Insured is required**

***If you have not previously hosted an event or have questions regarding your events' acceptability please remit a certificate request form for review. Forms and contact information can be found at [www.norwichinsurance.com](http://www.norwichinsurance.com) under the "Programs" tab***

### **Rotaract**

Must be included in the annual membership figures - will be charged rate per member as accounted for by Rotary International

### **Interact**

Must have supporting Rotary Club who contributes to Rotary International

### **Volunteers**

Only covered while acting on behalf of Rotarian event and under the supervision of the Rotary Club

### **Rotary Charitable Foundations:**

If the Charitable Foundation operates as a separate entity, it is NOT covered under this program.

The following criteria is considered when confirming a Canadian Rotary club foundation, or District Foundation is covered as a named insured under the program:

1. Foundation was created by a formal decision of a Rotary club or district;
2. All of its principals, officers, and board members are dues-paying Rotary club members, other than honorary members;
3. The Rotary club or district that created the foundation should have the sole authority to name or remove foundation board members;
4. The foundation is income tax-exempt;
5. The foundation operates with the sole purpose of supporting the goals of the Rotary club or district through fundraising and contributions to non-profit organizations and/or individuals in need.

### **Acceptable Events covered under this program**

***\*fundraising to be short term: 1 – 3 days, longer events require review***

Rotary club activities – most short term fundraising events

Meetings & AGM

Bingo

Raffles

Car washes

Book fairs

Bake & garage sales

Food Drives

Fashion shows

Dinners & Luncheons including alcohol (Rotary Functions only)

Film festivals

Baseball, soccer, golf, curling tournaments (no coverage for participants)

Bicycle rides

Concerts (with no temporary stage or liquor exposure)

Musical Festivals (piano recitals etc.)

Auction or antique or art exhibits

Dragon boat races (max 16 meters)

Craft fairs

Trade shows

Clean up of parks or walkways and green spaces

Rotary Leadership Institute Seminar

Information booths/kiosks

Spelling Bees

Ribfest, Wingfest, Lobsterfest

\* Stage Rental – set up & takedown to be done by rental

company, must carry \$2 000 000 liability limit, and Rotary to be listed as Additional Insured

### **NEED APPROVAL (AND SPECIAL RATING)**

Golf cart rentals

Walkathons

Conferences and Conventions

Displays or Banners

Participation in Parades – No Organizing

Increased liability to \$2,000,000 on stage rental set-up if required by individual municipalities

Pony rides (provided by third party with insurance certificate adding Rotary as additional insured for the event)

Kid Zones – only if offered at events other than those geared towards children in general. **Must be supervised and parents must be present at all times – not authorized to leave children unattended\***

#### Liquor Liability – Application required

- Must have smart serve training at all times
- Non-Rotary sponsored events for liquor liability. This means you *can* provide bartending duties as a Rotary fundraising event but the event has to be a Rotary function
- Third-party bartending NOT permitted

### **NOT COVERED (NO EXCEPTIONS PERMITTED)**

Automobile drag racing

ATV, snowmobiles

Tobogganing

Trailer parks/camps

Horse back riding

Amusement devices ie: train rides, axe throwing, archery, etc.

Extreme sports of any kind ie: bungee jumping, rock climbing, laser tag, boating, log cutting, etc.

Any events specifically geared towards the involvement of children ie: camps (of any kind), races, carnivals etc.

Municipal parks where municipality has transferred liability for public parks to the Rotary clubs

Ownership & maintenance of washrooms, pavilions & signs in municipal parks, unless already been approved in the past. No new maintenance/construction etc. is permitted going forward.

Rentals to others i.e. tents, chairs, tables, stage, equipment etc

Polar Bear Plunges of any nature. Refer with details if done in the past

Abuse excess of \$1,000,000 and any situations involving one on one or overnight exposures

Any fundraising/party events involving alcohol such as PUB CRAWLS,

USA location, activities, or international activities

Ski trips

Participants in sporting activities

Recreational facilities with sporting activities

Watercraft liability from speedboat racing (poker runs)

Petting Zoos