

According to the Rotary Code of Policies section 72.060.1.

Maintenance of Liability Insurance - Each club shall maintain liability insurance for its activities as appropriate for its geographic region.

The following describes the RI policy of general liability and directors and officers/employment practices liability insurance protecting RI and clubs and districts located in the U.S. and its territories and possessions. Every U.S. Rotary club must participate in the program as funded via Rotary club dues.

## **The U.S. Rotary Club & District Liability Insurance Program**

Active U.S. Rotary clubs and districts and Rotaract clubs are provided with general liability ("GL") and directors & officers/employment practices liability ("D&O/EPL") insurance through the U.S. Rotary Club and District Liability Insurance Program (Program). The Program is financed by insurance assessments collected through U.S. Rotary clubs' dues.

The Hylant Group is the insurance broker of the U.S. Rotary Club & District Liability Insurance Program (Program). The Hylant Group has created the U.S. Rotary Insurance Portal and designated Client Service Specialists who will assist with inquiries pertaining to the U.S. Club Program - [rotary.hylant.com](https://rotary.hylant.com).

Please see the U.S. Rotary Insurance Portal, where you can fill out a certificate of insurance, report a claim, and review documents, forms, and other materials:

U.S. Rotary Insurance Portal: [rotary.hylant.com](https://rotary.hylant.com)

Username: rotary@hylant.com

Password: Rotary1905

Email: rotary@hylant.com

Phone: (419) 259-2710

The Hylant Group's Client Service Specialists are available to assist Rotarians and your club Monday-Friday:

Eastern: 8:30 AM-4:30 PM

Central: 7:30 AM-3:30 PM

Mountain: 6:30 AM-2:30 PM

Pacific: 5:30 AM-1:30 PM

## **COVERAGES**

### **GENERAL LIABILITY**

The Program covers members and volunteers as insureds, with respect to their liability for acts within the course and scope of their duties on behalf of a U.S. Rotary or Rotaract club or district. The Program does not provide accident insurance coverage for members or volunteers who are injured while working on

behalf of a U.S. Rotary or Rotaract club or district. Accident insurance policies may be purchased to cover injuries to members or volunteers. Coverages under General Liability include:

**BODILY INJURY & PROPERTY DAMAGE** - General liability insurance coverage protects Clubs against liability claims for bodily injury and property damage to a third party, subject to policy terms and conditions.

**LIQUOR LIABILITY** - The Program provides liquor liability insurance coverage for bodily injury or property damage to a third party arising from the selling, serving, or furnishing of alcoholic beverages, subject to policy terms and conditions. If a liquor license is required for an event, you must obtain the liquor license in advance of the event or liquor liability insurance coverage will not be provided.

**SEXUAL MISCONDUCT LIABILITY** - The Program provides SML insurance coverage on a claims-made basis to protect Clubs from claims arising out of alleged sexual misconduct. Sexual misconduct means sexual molestation, including but not limited to, any unwanted sexual involvement, sexual conduct or sexual contact.

**HIRED AND NONOWNED AUTO LIABILITY** - The Program provides excess liability insurance coverage for the use of borrowed, hired, leased, or non-owned autos, above any other collectible and valid insurance on the auto. Note: If a trailer is attached to a vehicle, the vehicle owner's insurance coverage is primary.

**MEDICAL PAYMENTS** - Medical payments reimburses a third party, regardless of liability, for funeral or medical expenses incurred. The Program excludes medical payments for persons injured while instructing or participating in any athletic events.

**PERSONAL AND ADVERTISING INJURY** - Personal and advertising injury includes copyright infringement in your "advertisement". "Advertisement" means a notice that is broadcasted or published to the general public, including materials on the internet (e.g., Club social media pages, websites).

#### GENERAL LIABILITY EXCLUSIONS & LIMITATIONS

- Exclusions
  - Aircraft, Drone, Helicopter, Hot Air Balloon, Missile, Satellite, Spacecraft
  - Childcare & Eldercare
  - Communicable Disease
  - Property in the care of or owned by a Club
- Limitations
  - Construction projects over \$50,000
  - Events drawing more than 25,000 attendees
  - Firework displays
- There is no crime insurance coverage under the Program. This can also be referred to as a fidelity bond. If your Club has a foundation and purchases a fidelity bond, include crime insurance coverage for the Club and the foundation.

#### DIRECTORS & OFFICERS LIABILITY (D&O)

The Program provides coverage for claims made against Club directors and officers for liability arising out of the performance of their duties, such as allegations of mismanagement of funds or failure to enforce bylaws. Who is covered? - Directors, Trustees, Officers, Members, Committee Members, and Employees.

#### EMPLOYMENT PRACTICES LIABILITY (EPL)

The Program provides coverage for claims arising out of Club employment-related practices.

#### COVERAGE TERRITORY

- GL – U.S., its territories and possessions, and Canada. Limited coverage for occurrences outside the U.S. if the claim or lawsuit is brought or filed in the coverage territory.
- D&O/EPL – Where legally permissible, worldwide.