

Rotary

Districts of Australia



District 9780

Insurance Summary

30 June 2020 to 30 June 2021



Empower Results®

Program Summary

Class of insurance	Insurer	Policy limits(s)	Deductible(s)
Industrial Special Risks	Chubb Insurance	<p>Any one loss or series of losses arising from one event at any one situation.</p> <p>Section 1 – Material Loss/Damage: Up to \$50,000 \$250,000 Over \$50,000 and under \$500,000 \$1,000,000 Over \$500,000 \$5,000,000</p> <p>Section 2 – Business Interruption: Gross Revenue \$500,000 Increased Cost of Working \$250,000 Loss of Rent \$250,000</p> <p>Combined Sections 1 & 2: Claim Preparation Costs \$50,000</p>	<p>Section 1 Earthquake, Subterranean Fire or Volcanic Eruption (a) 20,000 or (b) an amount equal to 1% of the total declared values at the situation where the damage occurs</p> <p>Named Cyclones \$10,000 All other Losses \$1,500</p> <p>Section 2 Public Utilities (timed Deductible) 48 Hours</p>
Public and Products Liability	QBE Insurance	<p>\$50,000,000 any one Occurrence or series of Occurrences arising from one originating cause.</p> <p>\$50,000,000 any one occurrence and in the aggregate for Products Liability during the Period of Insurance.</p>	<p>All Claims \$1,000 Individual Members Nil Sexual Abuse Claims \$25,000 Statutory Liability Claims (Clubs/Districts) \$5,000</p>
Commercial Motor Vehicle	Vero Insurance	<p>Section 1 Own Damage: Market Value or Sum Insured</p> <p>Section 2 & 3 Liability: \$30,000,000</p> <p>Section 2 & 3 Subject to Carriage of Hazardous Goods Limit: \$1,000,000</p>	<p>All Other Claims \$500 Hired Vehicles (whilst on hire) \$1,000 Additional Theft Excess \$500</p>
Personal Accident / Travel	Chubb Insurance	<p>Aggregate Limit of Liability (applicable to Sections 1 & 2 Only) \$10,000,000 any one Period of Insurance</p>	<p>7 days in respect of Weekly Benefits. \$250 Electronic Equipment Nil all other claims.</p>
Cyber Liability	Chubb Insurance	<p>\$1,000,000 Policy Aggregate</p>	<p>\$5,000 any one claim</p>
Association Liability	Chubb, CGU & Allied World	<p>\$10,000,000 any one claim and \$20,000,000 in the aggregate \$200,000 Comprehensive Crime \$10,000,000 Superannuation Trustees</p>	<p>Comprehensive Crime \$2,000 Superannuation Trustees \$2,000 All Other Claims Nil</p>

Exclusions relating to COVID-19

Industrial Special Risks

- 1 This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- 2 For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1 for a Communicable Disease, or
 - 2.2 any property insured hereunder that is affected by such Communicable Disease.
- 3 As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
- 4 This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Public & Products Liability

The Insurer will not cover personal injury as a result of your reckless disregard of any guidelines, principles or instruction issued by the Australian Government, relevant State or Territory Government, the New Zealand Government or any other relevant Government jurisdiction you operate in, regarding any infectious or communicable disease, bacteria or virus.

Travel and Personal Accident

It is hereby noted and agreed that the following general exclusions are added to the Policy;

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak where the Covered Person was undertaking Directors and Executives Private Travel.

COVID-19 Guidelines

The health and safety of our members is our top priority, and we have an obligation to provide a safe environment whilst conducting Rotary activities.

Due to the rapidly changing nature of this situation, we encourage you to use your discretion in relation to conferences and other Rotary organised events. Cancelling or postponing meetings or Rotary Club-related travel should be undertaken.

From a risk management perspective, we should be mindful of the age demographic of our Organisation and consider the welfare of members above any commercial aspects of the things we do.

Some points to consider:

- Rotary's public image must be that of a responsible Organisation, whose activities will not expose the general public to unnecessary risk.
- Where possible meetings are held electronically via conference call or video link.

All hire agreements and Proformas have an addendum added that:

- Provides the state gathering directives/restrictions.
- The Hirer / Event Organiser will agree to accept their responsibility of adherence to these directives / restrictions.
- Failure to comply, will result in cancellation of their hire or event.

Physical distancing

- Put up posters around the facility on keeping at least 1.5 metres distance between everyone at the workplace.
- Erect signs at the entrances to lifts and meeting rooms to ensure the maximum safe capacity is not exceeded.
- Signing and completing a Visitors register and so on
- Face to face meetings only take place when each participant has downloaded the Australian Government "COVIDSafe app". The purpose of the app is to automate coronavirus contact tracing, contain outbreaks quickly and allow the easing of restrictions. Read more about the COVIDSafe app.

Handwashing and hygiene

- Have hand sanitiser stations at entry and exit points and around the facility.
- Ensure bathrooms are well stocked with hand wash and paper towel.
- Put up posters with instructions:
 - 1 On how to hand wash/hand rub.
 - 2 Instruct workers, guests, volunteers and hirers
 - On ways to limit the spread of germs, including by not touching their face, sneezing into their elbow, and staying home if feeling sick.
 - Limit contact with others– no shaking hands or touching objects unless necessary.

Cleaning

- Ensure any areas frequented by workers or others (e.g. visitors to your premises) are cleaned at least daily with detergent or disinfectant.

- Instruct workers to wear gloves when cleaning and wash their hands thoroughly with soap or use an alcohol-based hand sanitiser before and after wearing gloves.
- Clean frequently touched areas and surfaces several times a day with a detergent or disinfectant solution or wipe. This includes elevator buttons, handrails, tables, counter tops, door knobs and sinks.

Pre & Post Inspection of the facility

- Complete a pre & post inspection of the facility for each use or hire of the facility to ensure all trip hazards and the level of cleanliness adheres to the abovementioned procedures.

If you are an attendee

- stay home and not attend if you are feeling unwell
- stay home and not attend if you have been to a country considered at higher risk of COVID-19 (excluding airport transit) in the past 14 days
- practice simple hygiene by:
 - making sure to clean your hands thoroughly for at least 20 seconds with soap and water, or use an alcohol-based hand rub
 - covering your nose and mouth when coughing and sneezing with tissue or a flexed elbow.

Remind the public and event workers not to attend if they are feeling unwell

- reminding the public and event workers they must not attend if they have been to a country considered at higher risk of COVID-19 (excluding airport transit) in the past 14 days
- ensuring your emergency management plan is up to date
- briefing your event staff on how to practice good hygiene and making it easy for staff and attendees to practice good hygiene
- having adequate hand washing facilities available.

We ask you to keep up to date with your national and local health authorities' recommendations and, of course, should the World Health Organization and our national, regional, or local health authorities discourage or prohibit gathering or traveling because of the risk of spreading COVID-19, follow their recommendations.

For more information and guidelines refer to relevant State or Territory legislation.