

# Risk Management

In respect of

Rotary Programs and Events

“Managing risk to minimise  
a negative impact”



## Agenda / Aim for the Training

- Familiarisation of Risk & Insurance Requirements- Available Document and Resources
- DIO & Youth Protection Officer Roles and how the DGN & DGE can support these roles
- Risk Management Principles
- Key and Mandatory Documentation
- PETS & Assembly Training

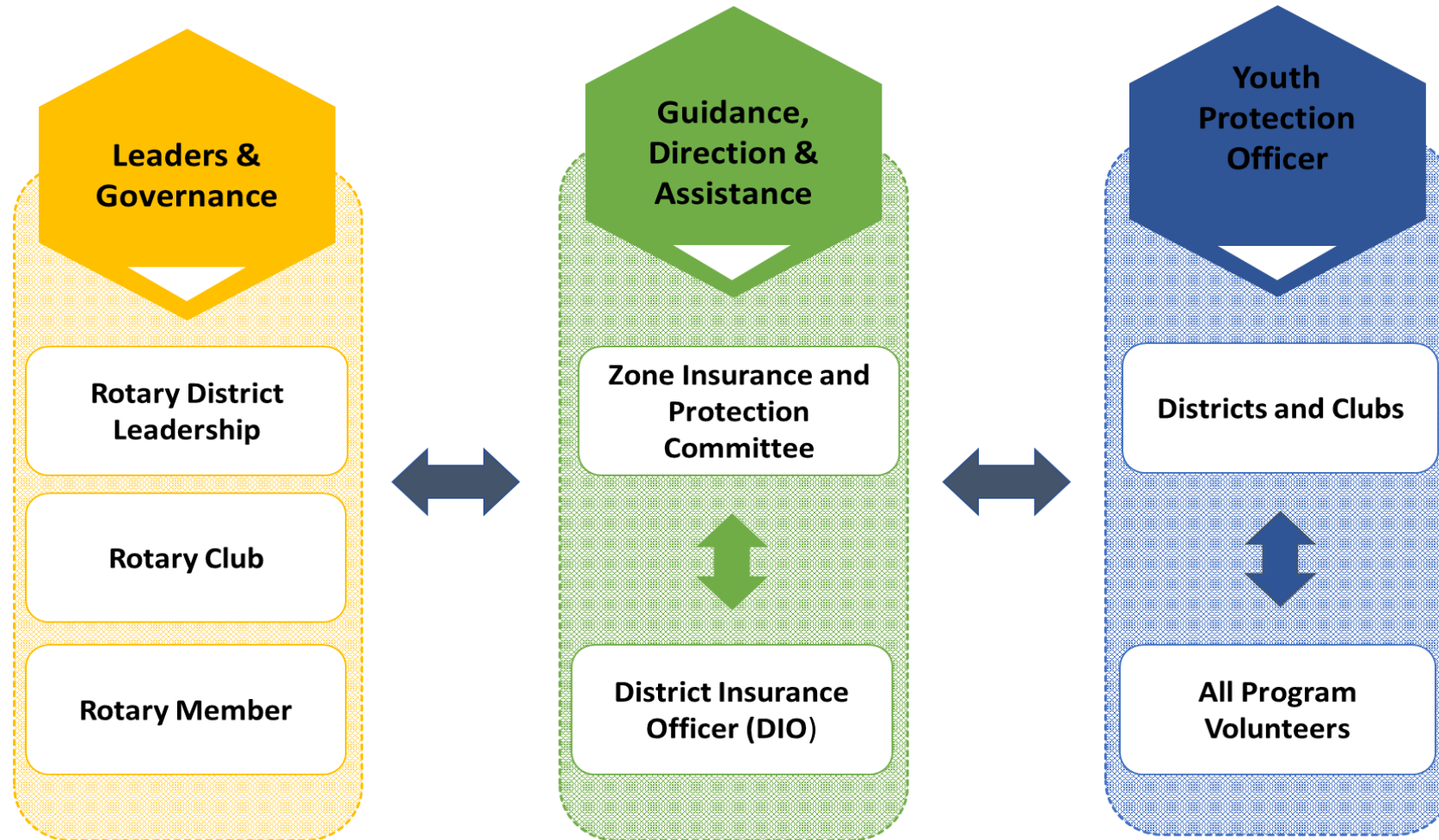
# 2026 Insurance Program Summary

Class of Insurance	Insurer	Limits/Deductibles	
<b>Industrial Special Risks (Property)</b>	Chubb Insurance	Limit of Liability – Section 1 and 2 - \$5,000,000 Section 1 – Material Damage <ul style="list-style-type: none"> <li>• Up to \$50,000 - \$250,000</li> <li>• Over \$50,000 and under \$500,000 - \$1,000,000</li> <li>• Over \$500,000 - \$5,000,000</li> </ul> Section 2 – Business Interruption <ul style="list-style-type: none"> <li>• Gross Revenue – Insured</li> <li>• Loss of rent – Insured</li> </ul> Deductibles: \$20,000 / 1% for Earthquake, Named Cyclone \$10,000, \$1,500 All Others	
<b>Public &amp; Products Liability</b>	QBE Insurance	Limit \$50,000,000 Sub Limit Sexual Abuse \$2,000,000 except Victoria which is \$5,000,000 Deductibles: \$75,000 for Sexual Abuse Claims \$100,000 Sexual Abuse – Known Perpetrator Claims \$10,000 Injury to volunteers (non-members) \$10,000 Specified Injury (Defamation, Assault and Discrimination) \$5,000 All Other Injury Claims \$2,500 Property Damage Claims	
<b>Personal Accident/Travel</b>	Chubb Insurance	Death & Capital - Benefits \$250,000 Aggregate Limit: \$5,000,000 Deductibles: Various	
<b>Association Liability (Professional Indemnity and Directors' &amp; Officers' Liability)</b>	CGU	Limit \$10,000,000 Crime / Fidelity Limit \$200,000 Statutory Liability: \$500,000 Deductibles: Nil excess other than \$7,500 for Employee Fraud or Dishonesty	
<b>Motor Vehicle Fleet (Own &amp; Third Party Property Damage)</b>	Vero Insurance	Section 1 - Own Damage: Market Value Section 2 & 3 - Third Party Liability: \$30,000,000 Deductible: \$500 (\$1,000 whilst unit hired out)	
<b>Marine Transit Insurance</b>	NTI	Limit: \$100,000 Deductible \$250 any one claim	

## Key Factors Insurance Program

- Insurance program still remains bespoke and robust in relation to cover provided
- Public Liability and Property Policies also extends to cover PNG, East Timor, Nauru and Solomon Island.
- Insurers are scrutinising the overall posture of a Rotary's Risk Management, for example the necessity to complete the Youth Protection Questionnaire which is mandatory to obtain cover.
- This year Insurers have increased excess from \$25,000 to \$50,000 for all Sexual Abuse claims except those involving a Known Perpetrators where a \$100,000 excess applies.
- Focus on Travel Risk Management arrangements.
- Declaration of any new entities or services that Rotary has not offered previously.
- Implementation and nurturing of Rotary's Risk Management policies in a consistent manner.

# Risk Management and Insurance Program Inquiries



# Resources

- My Rotary training documents and guidelines
- District Risk Management Policy
- Rotary International Youth Protection Manual
- District Insurance and Protection Officer including Annual Training
- Zone Insurance & Protection Committee
- Rotary Code of Policies
- DIO Handbook
- Club Handbook

# DIO Roles and Responsibilities

## Day to Day

- Referral point for insurance and risk management queries
- Assist District and National officials in promoting the benefits of managing and mitigating risk
- Assist Rotary members in identifying and managing risk associated with the various activities
- Insurance presentation at PETS and other assemblies etc.
- Advice and support for District Protection Officers
- Youth Protection compliance
- Provision of Insurance Certificates of Currency
- Use of Pro Forma and Risk Management forms etc.
- To respond to inquiries as best they can, but recognise that if in the doubt they should refer to Rotary's risk and insurance advisor

## Incident & Claims Management

- To immediately notify the Broker or Insurer in the vent of a claim or circumstance that may give rise to a claim under the Insurance Program, and the Provision of relevant claims and incident report forms.
- To assist with the handling of a claim and act as the conduit between Insurers and the Rotary Club.

# DIO Roles and Responsibilities

## Insurance Renewal Process

- To oversee the timely and accurate collection of the information required
- The data needs to be:
  - *Reviewed*
  - *Checked for accuracy*
  - *Consolidated*
- Completion of the Sexual Abuse Questionnaire

***“Timeframes and deadlines need to be strictly observed as it causes delays in the negotiations with Insurers*”**



# Role and Responsibility of District Youth Protection Officers

*The District Youth Protection Officer (DYPO) raises awareness of risk management issues for Youth Programs and ensures that the District, Clubs, and all program volunteers comply with RI and District abuse and harassment policies. They are the first point of contact in the District should there be any allegation of abuse or harassment. This Officer should train other District and Club Officers on procedures and guidelines related to abuse and harassment and other risk management issues.*

- Knowledge of both RI policies and relevant State, Territory and local laws and to work with Clubs to inform all Rotarians of their obligations under both District policy and local laws
- Maintain records of all allegations made. Ensure records are kept at Club and/or District level of all screened Rotarians and volunteers, including applications and the results of criminal background checks, working with children checks and reference checks. Youth Protection presentation at PETS, District Assemblies etc.
- Ensure proper handling of allegations, according to local laws and District policy, and protection of the interests of all involved.
- Ensure that appropriate training is made available to Rotarians, program volunteers such as Host Families or RYLA counsellors, and youth participants and their parents. Advise the District Youth Program Committees about developments in educational and training programs.
- Advice and support for District Insurance Officers.
- To oversee the timely collection of information required on the Club Insurance & Compliance Declaration at renewal time.
- To immediately notify the appropriate officers (Police, District and/or Club) of any allegation or claim
- To immediately notify Aon in the event of a claim or circumstance that may give rise to a claim under the Insurance Program.

# Risk Management Principles

## What is risk management?

*“Risk management is a way to identify and avoid some future event that might cause harm. We need to know what could go wrong and what we can do to prevent it from occurring.”*

- General Release and Indemnity – Participants in such events as:
  - ✓ Bicycle Rides and others
  - ✓ Golf Days
  - ✓ Markets etc
- Youth Protection Compliance – Volunteer screening
- Stallholder Release and Indemnity
- Offering cover under the Rotary Insurance Program to other entities or bodies is strictly prohibited



## Risk Management Documentation

- Rotary Insurance Pro Forma
- Risk Management Form
- Risk Management Checklist / Assessment
- General Release and Indemnity (F2)
- Youth Protection Compliance Requirements
- Youth Volunteer Information and Declaration Form (F8)
- Travel Authorisation Form (F1)

# Basic Checklist of an Event

**Following receipt of a completed Insurance Pro-Forma the DIO/DYPO sends this checklist to the Club**

1. Is this a Rotary Event?	YES /	NO
2. Has the Club Board authorised this Event?	YES /	NO
3. Does the event present any unique or high-risk activities?	YES /	NO
4. Is there evidence the Club and members are aware of its responsibilities regarding:		
<ul style="list-style-type: none"> <li>Risk Management: Has a <a href="#">Risk Assessment Form (F14)</a> been completed?</li> </ul>	YES /	NO
<ul style="list-style-type: none"> <li>Contractual Liability e.g. Hold Harmless or request for unreasonable indemnity &amp; insurance requirements? Do not sign anything without advice.</li> </ul>	YES /	NO
<ul style="list-style-type: none"> <li>Compliance with legislation as a minimum Workplace, Health &amp; Safety and Food Handling.</li> </ul>	YES /	NO
5. Should a general release and indemnity be used? <a href="#">General Release and Indemnity Form (F2)</a> (Required when participating in any sport, game, match, race, practice, training course, trial, contest or competition)	YES /	NO
6. Should <a href="#">Rotary/Rotaract Volunteer Youth Information and Declaration Form (F8)</a> be used?	YES /	NO
7. Should I refer this to Aon for confirmation of Insurance coverage from our Insurers?	YES /	NO



## Contractual Liability

Be mindful of the importance to not accept unfavorable Insurance and Indemnity Conditions that form part of Terms and Conditions for the use of:

- Local Government facilities such as Parks, Halls and Beaches
- Commercial facilities such as Conference Centers or Halls
- Sporting events

*Refer to DIO before signing any Terms and Conditions*



## Rotary Youth Program Authorities

*To conduct a Rotary activity that involves young people, certain procedures might be required by the following authorities:*

- States and Territories in Australia have legislation for organisations who work with children.
- Rotary's Liability insurer has certain requirements and annual Questionnaire

***Rotary International has mandatory & specific requirements.***

## Incident Reporting

***It is imperative all incidents or allegations of abuse/harassment are reported to the DIO immediately .***

***Any club who knowingly withholds information could jeopardise a claim.***

***It is also a requirement for Rotary International to be notified within 72 hours.***

**Rotary in Australia is insured for claims arising from sexual abuse/molestation to a limit of \$2,000,000.**

**The policy deductible (excess) is \$75,000 any one claim, \$100,000 for a known perpetrator.**

# Travel Risk Management & Authorisation Form (F1)

## Benefit and requirements of this form

- Identification of Travel – Who, when & why
- Fit for travel declaration
- Registration and approval
- 2026 Travel Declaration Insurer requires trip numbers



## Rotary Insurance Travel Authorisation Form

(This form to be submitted to DIO prior to the commencement of any Travel.  
Please note that failure to do so may result in no insurance coverage)

To: District Insurance Officer \_\_\_\_\_ Email: \_\_\_\_\_

I \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ of the Rotary Club of \_\_\_\_\_ District \_\_\_\_\_ wish to advise that I will be travelling as part of Rotary activities and request the travel to be noted and included under the District Insurance Policies.

1. Brief Description & Purpose of Travel: .....
2. Date(s) of Travel: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Duration: .....days
3. Incidental Travel (e.g. Holiday before/afterwards):  YES /  NO  
*If "YES", please provide details and duration of Trip. (Incidental travel means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of **21 days** (the purpose of the overall Trip being predominately for the benefit of Rotary))*  
.....
4. Have you obtained a Fit to Travel letter from your General Medical Practitioner?  YES /  NO  
*If "YES", please retain this for your records.*
5. Have you obtained approval for travel? If so, please provide details of the relevant person who provided approval  
District:  YES /  NO Provided by: .....  
Club:  YES /  NO Provided by: .....  
RAWCS:  YES /  NO Provided by: .....  
Other:  YES /  NO Please specify Other .....  
Provided by: .....
6. Is a Travel Risk Management Plan in place?  YES /  NO
7. Please note that whilst travelling, there is **NIL COVER for Rental Vehicle Excess Waiver**
8. Have you registered with [www.smartraveller.gov.au](http://www.smartraveller.gov.au)?  YES /  NO

Club or District Rotarian Contact: .....  
Phone Number: .....  
Email address: .....

**DIO TO COMPLETE**  
COVER CONFIRMED UNDER ROTARY POLICY  YES /  NO DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

## PETS & Assembly Training

It is essential that your District Insurance and Protection Officers are allocated adequate training time at PETS & Assembly.

To enable successful training to be delivered, adequate time must be available for questions/discussion, with 45 minutes minimum recommended for this session.

For those Districts who do not include this training at PETS & Assembly please amend your programs to comply with RI and Insurer's requirements.

thank you