



**Insurance  
Risk Management *and*  
Youth Protection,**

**Club *and*  
District Insurance Officer  
Handbook**

**January 2026**

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# Introduction

The purpose of this document is to give a guide to the processes and procedures related to Rotary's insurance, risk management, and youth protection in the Australia/Oceania region (Rotary International Zone 8). It is intended to provide an overview of information to the district insurance officers (DIO) and clubs in order to gain an understanding of what may, or may not, be insured and the processes required to ensure an event is covered. It should be noted however that for any difficulties and questions, the DIO should be consulted.

The committee coordinating the insurance, risk management, and youth protection in the Australia/Oceania region (Zone 8), is known as ZIPC – Zone Insurance and Protection committee.

Rotary's insurance policies are coordinated via a broker in Australia and New Zealand. In Australia this broker is AON. They consider the requirements for the zone's insurance and acquire the policies that cover these requirements at the best price for Rotary.

This document consists of two sections. The first being information, processes and procedures. The second is an appendix containing a summary of each of the current insurance policies and coverage, and any relevant forms.

The first document has information regarding items such as: What to do if you want to make a claim, What is covered and what is not, How to do a risk management assessment, and Who to ask for help if required.

This document is not intended to be exhaustive, but to assist in providing information to manage Rotary's risk and insurance. It is intended to be updated on a regular basis as new information becomes available.

# NATIONAL INSURANCE SCHEME ADMINISTRATION

## Aon Contact Details

CLAIMS, ENQUIRIES, CERTIFICATES OF CURRENCY AND ROUTINE ISSUES

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## Rotary Contact Details

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# A BASIC OVERVIEW OF ROTARY INSURANCE, RISK MANAGEMENT and YOUTH PROTECTION

## Who Is Insured

Our Policies cover all Districts, Rotary, Rotaract and Interact Clubs, particular programs (e.g. RYEP, RYPEN, RAWCS, ARH, ROMAC, RDU, Fellowships), Rotarians, their spouses, volunteers, host families and other “Rotary Bodies” (being those owned, controlled and run by Rotarians, but not other bodies that Rotary Clubs work with or are just recipients of Rotary funding).

Insurance cover will **only** extend to those events and people which form part of Rotary’s “business”:

1. usual events such as dinners, training, conferences, and conventions;
2. programs which have been approved by a District or Club Board;
3. volunteers and participants, if they have been noted for the event.

Therefore, it is essential that Clubs keep records of the programs and events they are running, and record anyone who volunteers or participates.

## Our Insurance Policies

To ensure our Clubs and Districts can provide service with confidence, Rotary in Australia has the following policies:

1. **Public Liability:** covering non-Rotarians for personal injury and property damage caused by actions of Rotarians, including a Child Safety extension;
2. **Personal Accident and Travel:** covering Rotarians and volunteers for personal injury while serving or travelling to serve, most relevant for medical expenses for injuries sustained overseas;
3. **Property Insurance:** covering equipment, vehicles, caravans, trailers and buildings that Rotary Clubs own that are used in carrying out service;
4. **Association liability:** covering theft of funds, harassment and discrimination claims;
5. **Marine Transit:** when we send goods overseas

The Zone Insurance and Protection Committee works with our brokers AON to ensure that cover is effected each year on the best terms and Conditions.

There is a District Insurance Officer in every District to assist Clubs effect their insurance, deal with issues as they arise, and issue Certificates of Currency. These DIOs have a wealth of insurance knowledge and backup from the Zone Committee and AON

# Insurance & Risk Management application to Rotary Australia

## Rotary Risk Management – Insurance Requirements & Best Practices

Rotary's standard risk management practice requires that all parties involved in an event—including service providers—hold their own current liability insurance policies. The club must obtain a Certificate of Currency (COC) from each external party and securely record and store the relevant insurance policy details.

### Key Points for Event Risk Management:

- Rotary must comply with all applicable legislation.
- Appropriate risk management processes must be in place for every event.
- Rotary must not accept legal responsibility or liability for any external party.
- All participants should complete general release and indemnity waivers or be clearly informed—through registration or advertising—that participation is at their own risk.
- Certificates of Currency must be obtained from all external parties involved in the event.

### Additional Considerations:

- All service providers (e.g., security, cleaning, first aid, food & beverage vendors, stallholders, etc.) must maintain their own current liability insurance policies.
- Rotary must securely keep and record all corresponding insurance policy details.

## Understanding the Relationship Between Insurer and Insured

Insurance operates as a long-term partnership, built on mutual trust and transparency. Insurers depend on the insured to fully disclose all relevant information, enabling accurate risk assessment.

It is crucial that all members support timely information flows, implement robust risk management and child safety policies, and promptly notify the club of any potential claims.

## Policy Renewals

From February each year, Clubs and District are required to provide information to our insurers regarding their activities, what they own, how many members they have, and whether there are any possible claims not yet notified. This enables our brokers to provide the Insurers with the information they need to assess the risks and offer insurance cover and premiums.

It is essential this information be provided in a timely manner: chasing Clubs is an irritating exercise foisted on to our fellow Rotarian DIOs – please give them every assistance.

Remember: we have to be completely up front with our Insurers to ensure they renew our insurances and at a reasonable cost. Information can be loaded through the portal.

## Risk Assessments

We tell our Insurers we have a policy to carry out risk assessments of our activities: we need to not only have the policy, but we also need to carry out the risk assessments. The tools available to carry out a risk assessment are located in the [Risk Management Section](#).

## Child Safety

We tell our Insurers that Rotary places great emphasis on Child Safety (and indeed the safety of any vulnerable person): we must ensure we implement that policy. This means Working with Children Checks, Volunteer Declaration Forms, and persistent training are required to keep Children and vulnerable people safe. Information on how to do this is in the [Youth Programs](#) section of this document.

Insurance is in place and will continue as long as we abide by our own high standards as Rotarians. We have to have a culture of always respecting our young (and disabled) people and have their well-being front of mind. The National and State Governments have child safe policies easily available on the net and your District will have a Policy as well.

<https://www.childsafety.gov.au>

<https://www.childsafety.gov.au/resources/commonwealth-child-safe-framework-policy-document> <https://www.youth.gov.au/office-youth/our-commitment-child-and-young-person-safety>

## Aspects of Rotary Insurance Policies

### Public Liability Insurance

#### Certificates of Currency

The Certificates of Currency for Public Liability Insurance should be available from 1 July each year by Aon .

Because Rotary Clubs often carry out programs in different locations (Westfields, Bunnings, Roads, Local Council buildings and parks), Clubs are often asked to seek an extension of the Public Liability Policy to cover that entity: ask your DIO well in advance for an extension and (provided the other organisation is just not looking to take advantage of our insurance) the extension can usually be organised.

### Claims

If something happens, tell someone straight away. It is part of our “utmost good faith” that we keep our Insurers informed. All claims should be reported to the DIO, AON and the DG to help and assist.

To enable the processing of the claim without delay and to minimise the possible damage or injury incurred, it is important that the following action be taken.

- All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
- Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
- Under No Circumstances Must Liability Be Admitted Either Verbally or In Writing.
- Documentation for simple Travel, Personal Accident, Baggage and Motor Vehicle claims should be forwarded directly to the Insurer in accordance to ensure efficient and quick turnaround times.

## Miscellaneous Activities Exclusion

The following categories of projects and events are not covered by insurance, and therefore not recommended to be undertaken by Rotary clubs and Districts. If unsure, please contact your DIO for clarification:

- (a) rodeos and any ancillary events; any activity involving horse riding;
- (b) animal rides;
- (c) jumping castles, jumping pillows and other inflatable amusement devices;
- (d) amusement rides\*
- (e) trains or railways other than model railways;
- (f) childcare services;
- (g) martial arts activities comprising but not limited to teaching, training, trials, contests, displays and/or competitions;
- (h) firearm activities (including hunting) comprising of but not limited to teaching, training, trials, contests, displays and/or competitions.
- (i) adventure activities being:
  - (i) flying or any aerial activity including but not limited to bungee or BASE jumping, hang gliding, hot air ballooning, parasailing, paragliding or sky diving;
  - (ii) caving, mountain or ice climbing, rock climbing, abseiling, low or high rope courses and/or flying foxes, zip or slack lining;
  - (iii) the following water activities: water skiing, jet skiing, white water rafting, scuba, cave or free diving, kite surfing or wake boarding;
  - (iv) motorsport, motorised go-karting, motocross events, BMX racing, land windsurfing and quad biking.

*\*The operator of any amusement rides is required to:*

- (a) have their own insurance.*
- (b) provide written evidence of that insurance to Rotary*
- (c) complete the Checklist for Owners and Operators of Amusement Devices published by Safe Work Australia (September 2022), and*
- (d) provide a copy of the Safe Work Checklist to Rotary*

## Personal Accident and Travel Insurance

If you need to travel more than 50 kilometres for Rotary Service or to attend a Rotary event (especially including overseas travel):

1. Advise your DIO what you (and others travelling with you) are doing well in advance – complete the [Rotary Insurance Travel Authorisation Form \(F1\)](#)
2. See your GP to obtain a letter that you are “Fit to travel” for that event including a copy of your Travel Itinerary (this will mean pre-existing conditions are still covered)
3. Make a note of the Chubb Assistance free service:  
[No: +61 2 8907 5995](tel:+61289075995) or [chubbassistance.com/au](http://chubbassistance.com/au)  
for any emergencies such as medical, visa, funds transfer or security.

In addition to personal injury cover, the travel policy extends to expenses involving:

1. Cancellation and Disruption;
2. Loss of baggage;
3. Electronic equipment;
4. Money and travel documents;
5. Events while on private travel for 3 weeks around an authorised Rotary trip, to a maximum of 21 days in total;

The Personal Accident Policy extends to events occurring whilst serving on any Rotary program (local and overseas) and includes benefits for participants (e.g. bike riders, swimmers). The benefits are more limited as insurance cannot be effected for medical expenses covered by Medicare.

As noted above, it is essential that Club and District programs and events are authorised in minutes of Club and District Board meetings and the names of volunteers and participants are recorded and records kept securely.

## Association Insurance

If there appears to be the prospect of Professional, Management or Association Liability such as breach of contract, statutory liability, loss of documents, occupational health and safety, audit, fraud or need for investigation, contact your DIO and AON immediately and obtain guidance as to whether to inform Police.

## Property (incl. motor vehicles and caravans) Insurance

Ensure your Club makes a full disclosure of all of the property it has, its condition and value in the annual review and when there are changes. Eg a new purchase is made.

## Marine Transport

This is specialised insurance for which you should contact your DIO and AON to ensure it is covered.

## What is not Insured

Rotary's policies above cover most of what we do, but not everything. Particularly:

- **Event cancellation:** if your Club or District has the prospect of incurring a large loss (e.g. by a rained-out event), consider taking out such insurance well in advance
- **Cyber-crime:** Rotarians run thousands of computers to do Rotary service – it is impossible to assure an insurer that all steps have been taken to avoid cyber-crime, so not possible to have such a policy across all districts. Rotary has effected separate policies for our larger data bases in ARH, RAWCS, RDU and ROMAC where we can also provide appropriate safeguards, but not every Club or Districts' computers or filing systems.
- **Public Liability Policy** does NOT cover some activities such as animal rides, jumping castles, and adventure activities (bungee jumping, flying activity, caving, or water activities like skiing or white-water rafting); and does not cover the actions of any market stall operator (see page 8 above).
- **Personal Accident and Travel Policy** does NOT cover flying other than on a regular flight.

## ROLES AND RESPONSIBILITIES

### District Insurance Officer

The Rotary District Insurance Officers (DIO's) are a vital part of the support network for the Rotary National Insurance Programme (RNIP). Without the services of the DIO's the program would not be able to function efficiently to benefit members. The role can be thankless at times, but it is widely recognised that DIOs bring a huge amount of value to the process of understanding insurance and limiting exposure to risk.

Each District has an appointed DIO. The DIO is the first port of call for insurance queries. If they are unable to provide the response/information required, they will escalate the query to Rotary's insurance broker and risk advisor, Aon Risk Services (Aon) or the ZIPC. Aon and/or the ZIPC will then review and, if necessary, discuss with insurers to determine their response/position and report back to the DIO for onwards transmission to the enquirer.

The role and responsibilities of a DIO can be generally defined as follows:

- To act as the referral point for insurance / risk management queries.
- To respond to those queries as best they can, recognising that if in doubt they should refer to Rotary's insurance broker / advisor, Aon.
- Where possible, to assist Rotary members in identifying and managing risk associated

with the various activities undertaken within Rotary. Again, if there are any questions or concerns regarding those activities these should be passed on to Aon for comment.

- To assist District officials (finance and DG's etc.) in promoting the benefits of managing risk for the greater good of all Rotarians, information needs to be driven down through the organisation from senior levels. DIO's are a vital link in training District Officials around risk management.
- Insurance presentation at PETS, District Assemblies etc.
- Advice and support for District Youth Protection Officers.
- Travel insurance support and advice to YEP.
- Youth Protection compliance
- Provision of Insurance Certificates of Currency.
- To oversee the timely collection of information required at renewal of the insurance programme including the Club Insurance & Compliance Declaration.
- To immediately notify Aon in the event of a claim or circumstance that may give rise to a claim under the RNIP, and the Provision of relevant Claim and Incident Report forms.
- To assist with the handling of a claim and act as the conduit between insurers and Rotary.
- To assist in providing Risk Management assistance to clubs
- Ensure all received documents and records are kept securely

It cannot be over emphasised how important a DIO is to the smooth functioning of a national insurance programme the size and complexity of that arranged for Rotary. Without the dedication of these individuals the programme would not be sustainable and, certainly, the programme would not be in the enviable shape that it is today.

## District Youth Protection Officer

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.

The role and responsibilities of a DYPO can be generally defined as follows: -

- Knowledge of both RI policies and relevant State, Territory and local laws
- Maintain records of all allegations made
- Ensure proper handling of allegations, according to local laws and District policy, and protection of the interests of all involved.
- Work with Clubs to inform all Rotarians of their obligations under both District policy and local laws
- 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.

- 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.
- Youth Protection presentation at PETS, District Assemblies etc.
- 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.

# A Guide for Rotary Clubs to implement a project and have it covered by Insurance<sup>1</sup>

1. Ensure the project is brought to the Club or District Board, is approved by the Board and noted in the minutes
2. Complete a Project and [Event Notification Form \(F13\)](#) & a [Risk Assessment Form \(F14\)](#) prior to the commencement of any Event or Project and submit to the DIO for approval.
3. A [General Release and Indemnity Form \(F2\)](#) is required for non-Rotarians to participate in any sport, game, match, race, practice, training course, trial contest or competition organised by the club.
4. All Rotarians and volunteers must have a Working with Children Check/Clearance/Blue Card
5. If working on a Youth project in any capacity, all Rotarians and volunteers must complete the [Rotary/Rotaract Volunteer Youth Information and Declaration Form \(F8\)](#)
6. If travelling for Rotary business and intending to utilise Rotary Travel Insurance, a “Fit to Travel” letter must be obtained from a GP prior to departure and [Rotary Insurance Travel Authorisation Form \(F1\)](#) submitted to the DIO to ensure any pre-existing health conditions are covered.
7. All documentation is to be retained by the club or district in a secure location

It should be noted:

- Vendors or Stallholders who operate at club organised Markets/Swap Meets or the like must have their own insurance. “No insurance no come” rule to be strictly applied.
- Offering cover under Rotary Insurance to other entities or bodies is strictly prohibited.

## Public Liability Insurance - Risk Management Principles

It cannot be assumed that that all projects and events undertaken by Districts and Clubs are automatically covered under the Rotary Liability Policy.

A Club must never commence a project without obtaining DIO approval: to do so could run the risk of the project being outside insurer acceptance guidelines and therefore not covered, and no Rotary project can proceed without insurance.

To establish whether a proposed project/event is acceptable to the Insurer, the following documents must be submitted to the DIO prior to the commencement of such project/event:

- [Event Notification Form \(F13\)](#)

<sup>1</sup> All Forms are included as appendices to this Handbook

- [Risk Assessment Form \(F14\)](#)

as referral to the Insurer might be necessary to confirm coverage.

Care should be taken not to enter into any agreement, or unfavourable Insurance and Indemnity Conditions that form part of Terms and Conditions for the use of:

- Local Authority or Government facilities such as Public Parks, Halls and Beaches.
- Private facilities such as Conference Centres, Halls and Buildings.

## Risk Management Forms and Documentation

- [Event Notification Form \(F13\)](#)
- [Risk Assessment Form \(F14\)](#)
- [General Release and Indemnity Form \(F2\)](#)
- [Basic Checklist for a Project or Event](#)
- Youth Protection Compliance Requirements
- [Rotary/Rotaract Volunteer Youth Information and Declaration Form \(F8\)](#)
- [Rotary Insurance Travel Authorisation Form \(F1\)](#)

## Contracts

Rotary Clubs and Districts often have to enter into contracts to use public spaces or hire facilities. These contracts often include provisions for indemnities or warranties to be provided by Rotary. Clubs are to refer contracts to their DIO prior to entering into any contract. Contract Guidelines are included in the section [Contract Review Guidelines](#).

Any such contract should be entered into with significant caution, keeping the following in mind:

1. There is no insurance available for contractual liabilities (such as an indemnity) agreed to by Rotary, or for trading losses;
2. Insurance is not available for weather interruption, except taken out separately and in long term advance of the event;
3. A request for extension of our Policies to another party should be resisted and the other party provided with the Rotary Certificate of Currency as proof of Rotary's insurance; and
4. If an extension must be given, a request should be made to the DIO (who will contact AON) to have the other party (e.g. local council or roads department) noted as an "interested party" for their rights and interests for that specific event.

## Guidelines for Clubs who host YEP Students

For specific details, reference should be made to the [Rotary Zone 8 Youth Protection Policy Summary](#).

Participating clubs agree to operate their program in accordance with the [District Risk Management Policy and Guidelines](#) and [RI Certification requirements](#), including the following:

1. Conduct screening (including conducting a basic name search online) and reference checks for all Volunteers involved with the program, including, but not limited to, adult residents of the host home, Counsellor, club Youth Program chair, and all Rotarians and their spouses or partners who might have unsupervised contact with students. All volunteers (as defined) must complete and sign a [Rotary/Rotaract Volunteer Youth Information and Declaration Form \(F8\)](#).
2. Develop a system for Host Family selection and screening that includes announced and unannounced home visits and interviews both before and during the placement.
3. Develop contingency hosting plans that will include pre-screened back-up families in the event of an emergency.
4. Where a Club Counsellor or Country Coordinator is due to host, to avoid the potential of a conflict of interest an alternate person must be appointed for that hosting period to act as the counsellor/coordinator for the period of the hosting.
5. Upon change of Host Family, the [Host Family Move Notice](#) shall be lodged immediately: consult your District's Youth Exchange Committee.
6. To provide each student with a Safety Card and details of local support services
7. Ensure that the Club Counsellor is of the same gender as the student and is not a member of the student's host family.
8. Ensure that the Club Counsellor is trained in responding to any problems or concerns that may arise during the exchange, including the prevention of physical, sexual, and psychological abuse or harassment.
9. To provide mandatory training on sexual abuse and harassment prevention for host families, outbound students, inbound students, and their parents or legal guardians.
10. Follow the [RI Sexual Abuse and Harassment Reporting Guidelines](#).  
(<https://my-cms.rotary.org/en/document/abuse-and-harassment-allegation-reporting-guidelines>)
11. To report all serious incidents (accidents, disciplinary matters, early returns) involving Youth Exchange students to the District immediately utilising the [Rotary Youth Protection Incident Report Form \(F11\)](#)

# Basic Checklist for a Project or Event

To be done by the DIO following receipt of a completed [Event Notification Form \(F13\)](#) and [Risk Assessment Form \(F14\)](#).

|   |  |
|---|--|
| 1. Is this a Rotary Event?  | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| 2. Has the Club Board authorised this Event?  | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| 3. Does the event present any unique or high-risk activities?   | <input type="checkbox"/> YES / <input type="checkbox"/> 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>   | <input type="checkbox"/> YES / <input type="checkbox"/> 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>   | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| <ul style="list-style-type: none"> <li>• Compliance with legislation as a minimum Workplace, Health &amp; Safety and Food Handling.</li> </ul>  | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| 5. Should a general release and indemnity be used?<br><a href="#">General Release and Indemnity Form (F2)</a><br><i>(Required when participating in any sport, game, match, race, practice, training course, trial, contest or competition)</i> | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| 6. Should <a href="#">Rotary/Rotaract Volunteer Youth Information and Declaration Form (F8)</a> be used?  | <input type="checkbox"/> YES / <input type="checkbox"/> NO |
| 7. Should I refer this to Aon for confirmation of Insurance coverage from our Insurers?   | <input type="checkbox"/> YES / <input type="checkbox"/> NO |

# Risk Management

What is at the heart of everything we do in Rotary and all of our projects?

We're here to help and serve. And not to harm. We therefore as Rotarians need to follow up-to-date best practice in risk management in order to make sure that no one gets hurt at any of our projects or at our events.

“But we have insurance?”

Insurance is there to make sure that if something happens that we do not anticipate, we have financial security and practical assistance available (e.g. Chubb Travel Emergency contact). It is in no way a preventative measure and hopefully we do not need to use it. Claims affect our continuing premiums.

A risk management assessment plan is required to be done prior to any Rotary event or project. The template for this is included in the Appendices document as [Risk Assessment Form \(F14\)](#). The following provides instructions on how this can be completed.

The template is required to be completed, sent to the DIO and kept in club and/or district records. This is to ensure that the documentation is captured appropriately, and is accessible in future for good governance, and in the event of any claim.

## Risk Management Plan

### Rotary Project Risk Assessment Plan

Template v0.1 202509

**Project Title:** [Insert Project Title]

**Project Manager:** [Name and Contact Information]

**Project Location:** [Location(s)]

**Assessment Date:** [Date]

**Team Members Involved in Risk Assessment:** [List Names and Roles]

#### Introduction

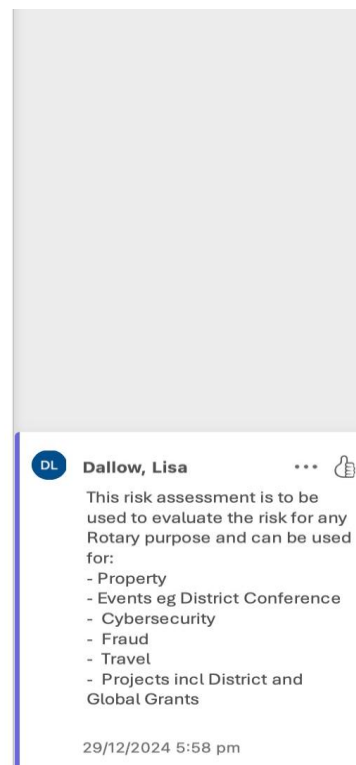
Provide a brief overview of the project/event and the purpose of this risk assessment.

#### Project Objectives:

1. [Objective 1]
2. [Objective 2]
3. [Objective 3]

#### Purpose of Risk Assessment:

Describe why this risk assessment is being conducted and its importance to the project's success.



The screenshot shows a WhatsApp chat interface. At the top, there is a grey header bar. Below it, a blue speech bubble icon is visible. The main content is a message from 'DL Dallow, Lisa'. The message text reads: 'This risk assessment is to be used to evaluate the risk for any Rotary purpose and can be used for: - Property - Events eg District Conference - Cybersecurity - Fraud - Travel - Projects incl District and Global Grants'. At the bottom right of the message, the timestamp '29/12/2024 5:58 pm' is displayed.

## Risk Identification and Classification

List and describe potential risks that may affect the project/event. Categorize them into groups such as financial, operational, environmental, reputational, or safety risks. (Add categories and rows as needed.)

|                      | Step 1<br>Identify the hazards   |  | Step 2<br>Assess the current risk, use tables 1, 2, 3   | Step 3<br>Control the risk  | Step 4<br>Assess the remaining risk, use tables 1, 2, 3 again | Step 5<br>Action to be taken | Step 6<br>Accountable person to implement action and date by |
|----------------------|--|--|---|---|---|------------------------------|--|
| No. #                | Identify the hazards   | What is the harm associated with the hazard?   | Is the risk low, medium, high, or extreme?  | What controls are already in place and what else needs to be done to reduce or remove the risk? | Now that controls have been put in place, reassess the risk   | List the actions to be taken | List the person who will implement the action                |
| <b>Financial</b>     | 3. Identify any hazards e.g. slips, trips or   | 1a. What is the consequence of this occurring? |   |   |   |                              |  |
| 1                    |  |  |   |   |   |                              |  |
| 2                    |  |  |   |   |   | 6. Now reassess              | 4. Note responsibility for the action                        |
| <b>Operational</b>   |  |  | 2. Consider the risk using the Consequence rating table, Likelihood rating table, And risk analysis |   |   |                              |  |
|                      | Hazards can be categorised as appropriate to your project in order to assist in managing |  |   |   |   |                              | 5. Create actions to control, reduce or                      |
| <b>Environmental</b> |  |  |   |   |   |                              |  |
|                      |  |  |   |   |   |                              |  |
| <b>Reputational</b>  |  |  |   |   |   |                              |  |
|                      |  |  | 1. Note controls currently in place and identify mitigating actions to                              |   |   |                              |  |
| <b>Safety</b>        |  |  |   |   |   |                              |  |
|                      |  |  |   |   |   |                              |  |

## Monitoring and Review

Describe how risks will be monitored throughout the project lifecycle and how adjustments will be made.

### Monitoring Plan:

- Regular check-ins: [Frequency]
- Reports: [Type and Frequency of Reporting]
- Updates to the risk plan: [Describe Process]

The remainder of the template is self-explanatory.

### Review Schedule:

- [Describe how often the plan will be reviewed and updated.]

---

## Emergency Response Plan

Prepare for unforeseen circumstances that may require immediate action.

| Risk ID | Emergency Response Strategy                  | Contact Information |
|---------|--|---------------------|
| 1       | [Description of Emergency Response Strategy] | [Name/Phone/Email]  |
| 2       | [Description of Emergency Response Strategy] | [Name/Phone/Email]  |
| 3       | [Description of Emergency Response Strategy] | [Name/Phone/Email]  |

---

## Approval and Sign-Off

Document acknowledgment and approval of the risk assessment plan by key stakeholders.

### Prepared By:

Name: [Preparer's Name]

Role: [Preparer's Role]

Date: [Date]

### Approved By:

Name: [Approver's Name]

Role: [Approver's Role]

Date: [Date]

The risk assessment should be reviewed by an appropriate Board member and approved by the Board.

## Use of AI in risk management preparation

Risk management may appear daunting and seem like it will take a lot of time to put together, however the results of doing this properly and avoiding the consequences of avoidable risks are worth the effort.

In order to assist in this process, there is potential to use AI in compiling the management plan. At this point, it needs to be qualified that AI does not necessarily produce accurate results. It sources information from the wider Internet, where we know a lot of false information resides. Therefore, the output from the AI system cannot be used in isolation. Your brain must also be used.

Also be reminded that anything you enter into an AI system is then on the wide Internet. Do not put any information that may be considered private or confidential into any of these systems.

With that in mind the following script can be used to begin the process of risk identification, assessment and mitigation. Open ChatGPT (or other relevant AI engine) and enter the following:

Example instructions:

*Hello ChatGPT,  
You are the world's best Risk Management Professional.  
You are required to provide a Risk Management Plan for the Rotary Club of **club name**  
for an **(name of event/activity)** being held on **(date & times of event)** at **(location of event)**.  
  
This event will include **(include more information, such as food stalls, tents, registered & unregistered motor vehicles etc)**.*

*Please produce a Risk Management Plan in Australian English, which lists all possible risks and ways to reduce or minimize them and rates the risks before and after treatment. Please produce the risks in table form, and in accordance with ISO3100. Finally, please keep it to no more than 3 pages*

The output from the AI system will then assist in completing the risk management assessment.

Once again, use of AI is not a substitute for properly considering the risks involved in a project – you still have to put your brain into gear and consult with other Rotarians to check you (or AI) have not missed anything

# CLAIMS PROCEDURES

## What to do in the event of a claim?

*Under No Circumstances Must Liability Be Admitted Either Verbally or In Writing.*

Upon the happening of any incident likely to give rise to a claim, the following points must be noted:

1. All reasonable steps should be taken following an accident or loss to protect the person or property from any further injury.
2. In relation to Property and Liability claims advice must be forwarded to Aon and the DIO, together with originals of all correspondence received from a third party and any other supporting documentation (e.g. incident report)
3. Where an [Incident Report Form \(F5\)](#) is to be completed, bear in mind the following:
  - Be Discreet** – Do not complete the [Incident Report Form \(F5\)](#) in front of the injured person.
  - Be Specific** – Remember, the report you write may be forwarded to your insurer for assessment and evaluation purposes and may be admitted as evidence in court. Be specific and comprehensive in your details.
  - Provide Full Details** – Detail (no matter how trivial it may seem at the time) is the most essential component of your Report. In most instances, if the claim ever reaches a court of law, it may be several years down the track. Nobody will remember the specifics unless you write them down at the time of the Report.
4. No correspondence should be entered into with a third party except acknowledgement of receipt of the claim. The acknowledgement letter should read as follows:

"Without Prejudice"

We acknowledge receipt of your correspondence concerning an incident at [Location].

This is receiving our attention. We have forwarded it to our insurers and District support team.
5. Do not give any interview or make a statement to a Loss Adjuster or other person investigating any accident or damage unless such person is acting on behalf of your insurer.

## Property Damage

Generally, such claims relate to loss or damage to your property which may involve events such as fire, storm, explosion, flood, theft/burglary, malicious damage, etc.

Where there has been loss or damage to your property:

1. Take all reasonable steps to protect property from any further loss or damage.
2. Call the Police or other Emergency Services as required. Any loss by theft or wilful or malicious damage should immediately be reported to the nearest Police Station and details of the attending Police noted.

3. If you suspect that the loss or damage may exceed the policy deductible, notify Aon immediately of the details of the claim (e.g. description of incident, amount of loss, etc.). Aon will then provide further instructions on how to handle the claim.
4. Where required, complete a [Claim Form](#) and all claims documents as soon as possible after the occurrence whilst memory of the incident is still fresh in the minds of all concerned. Ensure full cooperation with the Loss Adjuster<sup>2</sup> appointed by your insurer.

### Business Interruption (BI)

This section relates to the consequential loss of profits that may occur as a result of a material damage loss, covered under the Property Insurance (Industrial Special Risks policy).

In the event of a loss, the following steps should be taken:

1. Inform Aon of a potential BI Loss.
2. Meet with Aon Risk Accounting to understand your policy entitlement. Particularly whether the policy will respond to cover all losses including subsequent expenditure incurred to mitigate loss or restore normal business.
3. Consider appointing Aon Risk Accounting to represent your interests in:
  - a) Estimating loss,
  - b) Exploring appropriate loss mitigation initiatives,
  - c) Establish a plan to prepare claims for the purpose of restoring cash flow,
  - d) Assist in managing and responding to requests raised by the underwriter's appointed Loss Adjuster,
  - e) Collate necessary information required by the Loss Adjuster
  - f) Set up separate ledger accounts to capture all additional costs
  - g) Copy all related invoices and create separate files for the purpose of substantiating any claim.
  - h) Inform all sales staff to record details of sales orders placed which cannot be met due to interruption
  - i) Do all things reasonably practicable to minimise interruption to business.

### Motor Vehicle Fleet Claims Reporting

*Rotary Districts of Australia* motor vehicles are covered by a group Motor Vehicle Fleet Insurance underwritten by Vero Insurance Limited. In the event of the unfortunate circumstance that your motor vehicle is damaged or stolen please contact Vero Claims *First Response Unit* on **1800 222 043** and advise the operator that you are driving a vehicle covered by:

***Policy Number MSL009529308.***

This can be done at the scene of the accident if you have a mobile phone. It will take approximately 10 minutes and the operator will talk you through the claim and take all details. They will also manage the repair process and expedite settlement of your claim and arrange a Contact Relationship Plan.

The *First Response Unit* is open to take calls 24 hours a day/7 days a week. If you do not make

the call from accident scene, make it as soon as possible thereafter. If this is completed straight away it will not be necessary to complete any further claim forms.

#### AT THE SCENE OF THE ACCIDENT:

1. Ensure your safety, the safety of others and of the vehicle(s) and belongings.
2. DO NOT ADMIT ANY LIABILITY.
3. Comply with Police reporting requirements.
4. If another vehicle(s) or other person(s) property is involved, obtain:
  - (i) The owner's names, address and telephone number.
  - (ii) The driver's name, address, telephone number and if applicable license number.
  - (iii) The name of the owner's insurance company.
  - (iv) The make, type and registration number of the vehicle(s).

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<sup>2</sup> The Loss adjuster is appointed by the Insurer to investigate and determine the cost of the claim. This depends on the severity of the Loss.

- (v) The name and address of any witnesses and who they will be a witness for.
5. As soon as possible contact your DIO and advise them of the accident and the action you have taken.

### Claims Made Policies

This section provides guidance on the procedure for notifying a claim or circumstances that might give rise to a claim under "Claims Made" policies.

The following policies are generally underwritten on a "Claims Made" basis:

- Management Liability
- Professional Indemnity Insurance,
- Crime/Fidelity Insurance,
- Employment Practices Liability Insurance.

"Claims made" insurance policies are triggered when the insured person (or their representative) first finds out that there could be a claim because of a possible mistake or problem.

This is different from other insurance policies (like General Liability or Property insurance), which are triggered by the date when the incident happened.

"Claims made" policies usually have a rule that they won't cover claims if the insured person already knew about the problem before the policy started.

These policies also say that if you find out about something that could turn into a claim in the future, you must tell the insurer while your policy is still active, or you won't be covered.

Basically, there is no coverage for anything known before the policy began or for anything discovered during the policy period if you don't notify the insurer before the policy ends (subject to Section 54 of the Insurance Contracts Act).

Aon strongly suggests you report any facts or situations that might lead to a claim during the current policy period

## Notifiable Matters

The following provides a practical guide as to notifiable matters:

- Claims:
  - civil proceedings or written demand against the Company and/or individual insured seeking damages e.g. letter of demand alleging breach of employment practices duty,
  - criminal proceedings against Rotary and/or an individual insured e.g. charge of breach of Occupational Health & Safety legislation,
  - administrative or regulatory proceedings e.g. notice of proceedings for breach of Corporations Law regulations.
- Circumstances:
  - awareness of conduct which may give rise to civil proceedings e.g. through allegations of breach of employment practices,
  - awareness of conduct which may have breached laws, and which may result in criminal proceedings against an Insured and its representatives,
  - awareness of a breach of regulations which may give rise to administrative or regulatory proceedings.
- Securities Claim:
  - written demand against the Insured seeking damages, e.g. alleging inadequate disclosure in a company document.
- Representation at investigations and examinations:
  - receipt of notice (written or oral) that a representative of the Company and/or individual Insured is required to attend or appear at an official investigation, examination or inquiry into the affairs of the Company.

## Notification Procedure (excluding Motor Vehicle, Travel and Personal Accident claims)

When a Rotarian becomes aware of a potential Claim or Circumstances:

1. Immediately advise the DIO so that appropriate notification can be given to Aon.
2. Information forming part of the initial notification:
  - a. brief synopsis or overview of the facts,
  - b. intended course of action contemplated by the Rotarian in establishing the exposure of any Insured Person and/or Rotary in terms of liability and quantum,
  - c. any additional information available in support of notification.

3. When dealing with an initial complaint or potential claim, it is imperative that the Insured and/or its Representatives does not admit liability and does not make any offer of settlement nor incur defence costs without seeking prior approval and consent from underwriter(s). To do so could be construed as a failure to comply with policy conditions and has the potential to prejudice Insured's position under the relevant policies.

## TRAVEL CLAIMS

### In the event of an Emergency:

Using reverse charges call the Chubb Assistance number on your card and advise the following:

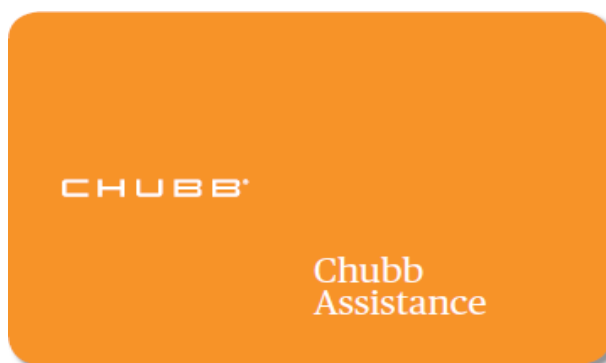
- Your Name
- Insured: Rotary Clubs in Australia
- Policy Number: **04PO003900**
- Contact Number
- Nature of Assistance Required

The telephone number to call is:

**Australia: +61 2 8907 5995**  
(Reverse Charges accepted)

The website address is:

**[www.chubbassistance.com/au](http://www.chubbassistance.com/au)**



Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your Insurers Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24-hour telephone access,
- emergency travel assistance,
- emergency medical evacuation,
- medically supervised repatriation,
- assistance in replacing a lost or stolen passport,
- legal assistance,
- interpreter access and referral,
- compassionate visit if travelling alone and hospitalised for more than a week,
- assistance in tracing delayed or lost luggage, and
- payment of approved medical services by claims process or redirection of hospital accounts.

## All Other Travel Claims (Non-Emergencies)

Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your underwriter.

Complete the [Corporate Travel Claim Form](#) via per the Portal at the link below and attach additional supporting documentation such as:

- quotes for replacement baggage,
- overseas medical invoices,
- invoices/receipts for emergency purchases of clothing etc.
- documentation to support curtailed travel due to illness (e.g. doctors' certificate and travel invoices to verify amount claimed),
- confirmation from airline, hotel and/or police if items are lost or stolen.

Access the Claims Portal by clicking here: [Claims portal](#)

### Step 1: Read the Privacy Declaration

- Carefully review the Privacy Declaration.
- Once agreed, click Start a Claim to proceed.

### Step 2: Enter Your Policy Details

- Add your Policy Number and Full Policyholder Name

Policy Number: 04PO003900

Policyholder Name: Rotary Districts and Clubs of Australia

- Click Next to proceed.

### Step 3: Select Your Coverage

Choose the type of coverage for your claim:

- Cancellation
- Medical
- Trip Delay
- Personal Baggage: Damage, loss, theft

Note: Only one coverage type can be selected per claim. Click Continue

### Step 4: Complete the Claim Form

Claimant Details:

- Enter your Full Name, Contact Number, and Address.

Claim Information:

- Provide details about what happened (e.g., reason for claim).
- Upload Supporting Documents: You can upload relevant documents (e.g., receipts, medical reports, or proof of cancellation) to support

your claim.

#### Payment Details:

- Enter your payment information for claim reimbursement.

### Step 5: Review and Submit

- A summary of your claim will appear:
- Review all the details carefully
- Once satisfied, click Submit.

### What Happens Next?

- A Claim Reference Number will be generated and displayed.
- You will receive an SMS and Email with: Your Claim Reference Number.
- A link to check your claim status.

### Additional Features

- Upload Additional Documents:
- If you need to add more documents after submitting your claim, you can do so via the Claim Status Page using the provided link.

### PERSONAL ACCIDENT CLAIMS:

For all Personal Accident Claims:

Submit a Claim Form and all corresponding documents to

[AHClaims.AU@chubb.com](mailto:AHClaims.AU@chubb.com) All claim forms can be found here: [Claims for](#)

[Businesses | Chubb in Australia](#)

- Please Enter Your Policy Details  
Add your Policy Number and Full Policyholder Name –

Policy Number: 04PO003900

Policyholder Name: Rotary Districts and Clubs of Australia

Need Help?

If you have any questions, please contact our claims team on [1300 722 032](tel:1300722032)

### Travel – Youth Exchange Program – Long Term Trips

## How do I make a claim?

#### For Emergencies

In the event of an emergency requiring immediate attention - contact Chubb Assistance on the telephone number provided below and supply the following information:

1. Your Name:
2. Your Policy Number: 04PP016460
3. Your contact Number or Email Address:
4. Nature of assistance required:

## Emergency Procedure Note:

If you believe you will need assistance, inform Chubb Assistance **PROMPTLY**. Do not try to solve the problem without involving Chubb Assistance as this may prejudice your right to claim assistance or reimbursement.

### For all Youth Exchange Long Term Trips claims

All claims should be forwarded to the District Insurance Officer. The following documents are required:

- **Claim form** that is completed [via the portal](#) in full including a detailed description of the accident/condition. ([Access the Claims Portal by clicking here: Claims Portal](#))
- Quotes for replacement baggage
- Overseas medical invoices,
- Invoices/receipts for emergency purchases of clothing etc.,
- Documentation to support curtailed travel due to illness (e.g. doctor's certificate and travel invoices to verify amount claimed) Copies of all doctors' notes and medical advice received.
- Any other relevant documents relating to the claim.
- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded with your claim.

Please note:

*All theft/lost baggage claims must be accompanied by either a Police/local authority report or notification from the transport carrier.*

### Important

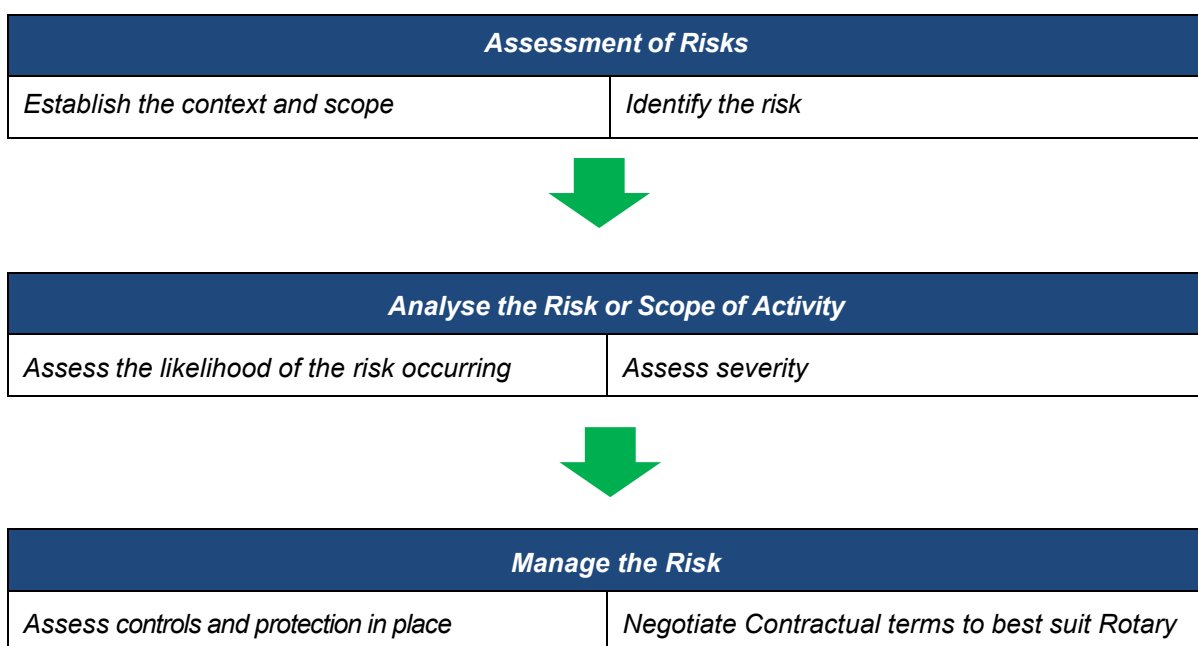
On no account must liability be admitted to any third parties and in the event if any summons, demand for payment, or communication from a third party, these must be forwarded immediately to the District Insurance Office for immediate onward transmission to Aon Risk Services. Claims can also be directed via parents or guardian.

# Contract Review Guidelines

*(The Guidelines below are not to be intended to be legal advice and Rotarians should refer specific legal questions to Legal Advisors)*

**A contract is a form of risk management –it is a principal’s first line of defence.**

Contracts come in many forms for example, applications to use public space or the hiring of facilities which contain warranties and indemnities. As a general rule, the party that is best placed to control the risk should take responsibility for managing the risk. Therefore the Rotarian needs to understand the likely types of liability that may be associated with an activity.



After completing a [Risk Assessment Form \(F14\)](#) Rotarians will be in a better position to decide whether they are able to manage the risks of the proposed activity.

## Indemnities

Where a contract does not allocate liability between the parties, each party’s liability will be determined at general law on the facts of each event. To provide greater certainty and/or to shift liability that may arise upon an event occurring, the parties may agree to contractually allocate liability between themselves.

A party may seek to have the benefit of an indemnity to ensure that any damage they suffer is recoverable.

*An indemnity is a risk transference mechanism, where a party agrees to accept liability for losses or damages.*

To understand the particular meaning of an indemnity requires both an understanding of the nature of the indemnity and applying its wording to the particular facts and terms of the contract some of which are below:

| Contract Requirement                               | Explanation  | Recommendations  |
|--|--|--|
| <b><i>Hold Harmless</i></b>                        | Is an agreement not to claim against or pursue another party for loss which might be incurred in the future in relation to the contract        | Recommend that you negotiate the removal of any clause that limits or prevents your right to seek recovery against the other party.<br>Some insurance policies will not respond where you have waived or limited an Insurer's right to seek recovery against a third party |
| <b><i>Intentional or wilful, wrongful acts</i></b> | Insurance provides for fortuitous acts rather than for deliberate and wrongful acts.   | Liability policies don't provide cover for wilful or intentional acts. They are negligence-based policies. If you cannot negotiate the removal of this condition, you will be uninsured.   |
| <b><i>Waiver of Subrogation</i></b>                | Is an agreement from the insurer that they will waive their rights to recovery from third parties under contract following a loss.             | Waiver of subrogation is not permitted under Rotary's Public Liability policy.   |
| <b><i>Named Insured</i></b>                        | Adding a third party as a named insured essentially has most of the same rights and obligation under the policy as the policy holder (Rotary). | Requests to include other parties as a named insured should be resisted. If the condition is non-negotiable the third party can be noted as "interested party" for Their Respective Rights and Interests that relate that the specific event or activity.                  |

Note: Commonly, Local or State government use multiple versions of the "standard" application forms and Rotary have been successful in obtaining a reasonable outcome for both parties. Always remember the other party to the request should have their own insurance and is responsible for their actions.

When applying for the use of a public space/facility or interaction with a local/state government we recommend that the very first thing Rotary does is to provide a Public Liability Insurance Certificate of Currency. This can be requested from your DIO.

# Youth Programs

## Rotary Zone 8 Youth Protection Policy Summary

\* For the purpose of this policy summary, the term Youth refers to any individual who participates in a Rotary Youth Program regardless of whether or not he or she is of legal age of majority, and also referred to in this document as young people, children, child, youth, student, or young person.

### ROTARY INTERNATIONAL'S STATEMENT OF CONDUCT FOR WORKING WITH YOUTH

*Rotary International strives to create and maintain a safe environment for all youth who participate in Rotary activities. To the best of their ability, Rotarians, Rotarians' spouses and partners, and other volunteers must safeguard the children and young people they come into contact with and protect them from physical, sexual, and psychological abuse.*

*Adopted by the RI Board of Directors, November 2006*

## 1. Introduction

This Youth Protection Policy Summary applies to those Rotarians and non-Rotarians who participate in Rotary Youth Programs. The summary is in accordance with rules and procedures set out in the Rotary International Youth Protection Guide (<https://my-cms.rotary.org/en/document/rotary-youth-protection-guide>) and the expectations of our insurers. It also complies with legislative requirements common to all Australian States and Territories. Additional requirements might be necessary to conform with applicable legislation where the District is located. These requirements apply to all adult persons working with young people entrusted to their care and must be adhered to.

Districts might wish to create more comprehensive policies using this summary as a template by including specific legislative requirements as appendices.

## 2. Definitions

|           |   |
|-----------|---|
| Abuse     | Sexual, physical, psychological, or verbal mistreatment of a young person   |
| Child     | A young person in a Rotary youth program under the age of 18 years.   |
| RI        | Rotary International  |
| RYE       | Rotary Youth Exchange   |
| RYP       | Rotary Youth Program  |
| Volunteer | An adult involved in Rotary Youth Programs who has direct interaction either supervised or unsupervised with young people in such a Program |
| DIO       | District Insurance Officer  |

|            |  |
|------------|--|
| DYPO       | District Youth Protection Officer  |
| WWCC       | Working With Children Check: The terminology used for a certification under the Child Protection (Working with Children Act (NSW) or similar legislation in all States and Territories |
| Screening: | A process of checks to determine a person's suitability to work with young people.   |

### 3. Purpose

The purpose of this Policy is to:

- a) protect young people entrusted to Rotary's care whilst participating in a Rotary program
- b) ensure that all parties are aware of their responsibilities and obligations to identify the possible risk of child abuse, and to establish controls and procedures for preventing such abuse and/or recognising such abuse when it occurs.
- c) provide guidance on actions that should be taken where a person suspects child abuse within any Rotary Youth Program.
- d) provide a clear statement to members, employees, directors, volunteers, spouses and contractors forbidding any such abuse, and
- e) provide assurance that any and all suspected abuse will be reported and fully investigated
- f) outline the volunteer screening requirements

### 4. Scope

This Policy applies to all adults who participate in a Rotary organised Youth Program (including Rotaract).

### 5. Guiding principles

This Policy is based on the following principles:

- a) Rotary has a zero tolerance for child abuse
- b) The best interests of the young person are paramount
- c) Youth protection is a shared responsibility
- d) All young people have a right to feel safe and be safe, and have rights to protection from abuse
- e) Rotary acknowledges the diversity of all young people, including (but not limited to) Aboriginal and Torres Strait Islanders, youth from diverse backgrounds and disabilities, and young people from the LGBTIQ+ community, and make reasonable efforts to accommodate their needs
- f) Everyone covered by the Policy must also comply with Rotary's Code of Conduct (<https://my-cms.rotary.org/en/document/rotarian-code-conduct>), which sets stringent standards for personal behaviour.

## 6. General District and Club responsibilities

For insurance purposes, it is a requirement that all Clubs complete and return the [Club Insurance & Compliance Declaration](#) to their DIO by the date advised in March each year.

All Rotary clubs will have a Youth Protection Officer whose duties involve supporting the club's board to maintain their youth protection compliance procedures ensuring the completion of all required protection documentation as required by State or Territory legislation.

## 7. Screening and suitability checks

The suitability of all members / volunteers / contractors assisting in RYPs will be carefully assessed in order to become YOUTH PROGRAM VOLUNTEERS.

Before commencing, prospective YOUTH PROGRAM VOLUNTEERS are required to:

- complete a [Rotary/Rotaract Youth Volunteer Information & Declaration Form \(F8\)](#)
- attend a comprehensive interview
- provide three referees
- have a current Working with Children Check (WWCC) by relevant authority

Some jurisdictions might require that any person responsible for storing documents which contain people's personal information such as medical records, even though they may not have direct contact alone with young people, be assessed in the same way as a YOUTH PROGRAM VOLUNTEER.

It is an RI requirement that the Chairs of all District Youth Committees even though they may not have direct contact alone with young people, are assessed as a YOUTH PROGRAM VOLUNTEER.

Wherever possible, have two or more responsible adults together with a young person at any one time and/or more than one young person present.

## 8. Additional responsibilities

### TRANSPORTATION

Refers to the conveyance of young people by private transport.

It is important to recognize that the following guideline is given to assist Rotary clubs and volunteers when a young person is being transported in a vehicle with the driver only.

- Under these circumstances the driver will have undergone screening by way of a Volunteer Declaration and WWCC.

- Where there is a driver and another adult person in the vehicle, each should have a WWCC clearance as a minimum.
- It should be understood that these guidelines are for the benefit of both the young person and driver alike, and common sense should be applied in all circumstances.

## TRAVEL

This definition excludes normal day to day local activities.

It is recommended practice that in the circumstances where there is just a young person and driver only in a vehicle that such transport is restricted to the immediate area of the community, and such person shall be a licensed driver with no less than one year's driving experience and has completed a Volunteer Declaration and have a WWCC.

In the event that the journey is a tour, sightseeing, or the like, it is recommended that a third person or more be present.

## YOUTH EXCHANGE PROGRAM TRAVEL

Travel refers to Youth Exchange students' movements away from their usual hosted address.

All travel which is more than overnight, away from their usual address and outside the immediate area of the community, must be approved and authorized by all parties upon the completion of the relevant "[Travel Request Form](#)". Interstate or overseas travel always requires authorisation by the District Chair.

This definition excludes normal day to day local activities in accordance with inter-district agreements.

## PROGRAMS RUN BY OTHER ORGANISATIONS

Where Rotary is assisting in a child and youth program which is under the control of another organisation (such as a school, RYDA, NYSF), the protection requirements set out in this document still apply together with any additional requirement the other organisation may require.

Should a Rotary youth committee officially promote, select, and sponsor students for a program which is run by another organisation, e.g. the National Youth Science Forum (NYSF), it is the committee's responsibility to ensure the organisation has appropriate screening and safety procedures in place.

## NOTIFICATION OF SUSPICIONS

Should any person know or have a reasonable suspicion that a child has been abused, harassed, mistreated, or neglected, in a Rotary program, it is their legal obligation to notify all appropriate State and Territory authorities. It is not a requirement to have proof or evidence as it is the role of state authorities to investigate.

## BASIC EVENT AND RISK ASSESSMENT FORMS

Prior to the commencement of any Rotary project or activity a Project and [Event Notification Form \(F13\)](#) and a [Risk Assessment Form \(F14\)](#) must be completed and forwarded to the District Insurance Officer for approval.

## 9. Rotary Youth Exchange – specific risks

RYE is a District program administered for clubs by the District Youth Exchange Committee. To participate in the YEP each District and Club must be RI “Certified”.

The very nature of the Program has specific risk management requirements and RI Certification procedures must be strictly adhered to.

The RYE handbook (<https://my-cms.rotary.org/en/document/youth-exchange-handbook>) details these requirements.

## 10. Reporting Guidelines for child and youth abuse

1. Any adult to whom a young person reports an incident of sexual abuse or harassment is responsible for following these Allegation Reporting Guidelines.
  - a. Listen attentively and stay calm. Acknowledge that it takes a lot of courage for a young person to report abuse. It is appropriate to listen and be encouraging. Do not express shock, horror, or disbelief.
  - b. Assure privacy but not confidentiality. Explain that you will have to tell someone about the abuse/harassment to make it stop and to ensure that it doesn't happen to other students.
  - c. Get the facts, but don't interrogate. Ask the student questions that establish what was done and who did it. Reassure the young person that s/he did the right thing in telling you. Avoid asking 'why' questions. Remember your responsibility is to present the young person's version to the proper authorities.
  - d. Be non-judgmental and reassure the young person. Do not be critical of anything that has happened or anyone who may be involved. It is especially important not to blame or criticize the student. Assure the student that the

situation was not their fault and that they were brave and mature to come to you.

- e. Record. Keep a written record of the conversation with the student as soon after the report as you can, including the date and time of the conversation. Use the young person's words, and record only what has been told to you.
2. Protect the young person. Ensure their safety and well-being. Remove the young person from the situation immediately and all contact with alleged abuser or harasser. Reassure them that this is for their own safety and is not a punishment.
  3. Immediately report all cases of sexual abuse or harassment to the appropriate law enforcement authorities first and then to the club and district leadership for investigation.
  4. In the case of YEP, the first Rotary contact is the Rotarian counsellor who has responsibility for seeking the advice of and interacting with appropriate agencies. If the allegation involves the conduct of the Rotarian counsellor, the district Youth Exchange chair should be contacted.
  5. Report the matter to the DG who shall notify Rotary International within 72 hours.
  6. Avoid gossip and blame. Do not tell anyone about the report other than those required by the guidelines. Care must be taken to protect the rights of both the victim and the accused during the investigation.
  7. Do not challenge the alleged offender. The adult to whom the young person reports must not contact the alleged offender. In cases of abuse, interrogation must be left entirely to law enforcement authorities. In cases of non-criminal harassment, the District Youth Protection Officer and District Governor are responsible for investigating and will be in contact with the alleged offender after the young person has been moved to a safe environment.
  8. Follow-up. After reporting allegations to the Rotarian counsellor or District Youth Protection Officer follow up to make sure steps are being taken to address the situation.

## 11. Records

During the Rotary year the various people involved in Rotary Youth Programs are required to complete and submit compliance forms as set down in the respective program's manual(s).

(Rotary Youth exchange may have additional forms to be completed).

Volunteer Declaration forms must be securely stored in a Club archive and made available only to people who are required to see them.

Copies of all [Rotary/Rotaract Youth Volunteer Information & Declaration Form \(F8\)](#) (Signed by President or District Chair) must be sent to the District for document retention purposes in a manner outlined to clubs (noting that District must have a process for storing

the documents confidentially in perpetuity, as there is no statute of limitations for prosecutions in respect of youth sexual abuse offences).

Storage methodology must allow immediate access if required in the event of a review of an historical offence.

District Policies and procedures should be reviewed annually by the District Review Committee in accordance with Legislative, Rotary International and Insurer requirements.

## 12. Communication

The District and Clubs have an obligation to be proactive in its communication with young people within its programs about child safety and appropriate behaviour

In accordance with District Policy, the only person able to make comment to the media about any matter pertaining to Child Protection issues of the District is the District Governor. The District Governor will take advice from the District Youth Protection officer and/or the ZIPC in conjunction with Aon.

Media comment from an individual Rotary or Rotaract club is the responsibility of the President of that club. It is strongly recommended that Presidents seek advice and support from District Governor and District Child Protection officer before making comments to the media. Comments made by one club have significant potential to impact all clubs in the Rotary family.

All communications must not interfere with the rights of the young person, the natural justice owed to the accused person, nor jeopardise any investigation by a relevant authority.

## 13. Response to an accused perpetrator

The club President or District Chair shall immediately withdraw the accused person from all active duty, which could entail standing down, re-assignment to other duties that do not have direct contact with young people, or to work under increased supervision while the matter is being investigated. (Note that it is not the young person that is withdrawn from a program).

The DG will also comply with any applicable reportable conduct schemes and ensure they report the allegation to the appropriate external authority and RI when required.

## 14. Privacy and confidentiality

Rotary Districts and Clubs will collect, use, disclose, and hold personal information in

accordance with the *Privacy Act 1988 (Cth)*.

There are two guiding principles in respect to a young person's privacy.

- a) First, Rotary Districts and Clubs will operate on the best interests principle. All employees, members, directors, volunteers and contractors will do what they believe to be in the best interest of the young person. This principle supersedes all others.
- b) Second, the Rotary Districts and Clubs will respect a young person's confidentiality except in situations where it conflicts with the best interests' principle.

As much as is reasonably possible, an individual's confidentiality is to be protected. Both those who are making reports and those about whom accusations are being made are entitled to confidentiality.

Where there is suspected abuse or misconduct, employees, directors, volunteers and contractors must not disclose or make use of the information in a manner that breaches confidentiality, other than to report and act consistent with this Youth Protection Policy or Procedure and relevant legislative requirements

## 15. Compliance and review

A complaint is made (Post reporting to authorities):

- In the event of a young person disclosing an incident of abuse to someone they trust, it is essential that it is dealt with sensitively and professionally according to District procedure
- The District will appropriately investigate all allegations relating to an incident of abuse in accordance with its obligations and to the extent reasonably practicable. In some circumstances, it may be necessary for the District to continue a suspension of a member and defer conducting its own investigation until after an investigation conducted by authorities (e.g. the police).
- The DG will, with advice from the District Review Committee (of which the District Youth Protection Officer shall be a member), the ZIPC in conjunction with Aon, and/or RI determine an appropriate method of investigation.
- All people covered by the District Youth Protection Policy and Procedure must cooperate fully with any investigation by a Government Department, the Police, RI or the District.
- The outcome will depend on the findings of the investigation, but may include withdrawal from active district duty, re-assignment to duties with no contact with young people, increased supervision, recommendations to the Rotary club and/or

Rotary International about whether the person remains a fit and proper person to hold Rotary membership.

Concerns held by the DYPO or DG but no complaint:

Where there are concerns held by the DG or DYPO, they may request the District Program Chair or Club president, that within 72 hours that they advise in writing:

- Details of any known incidences or concerns ([Abuse Incident Report \(F12\)](#))
- Evidence of club or district committee's compliance with the policy including volunteer declaration and screening checks ([Rotary/Rotaract Youth Volunteer Information & Declaration Form\(F8\)](#), [Rotary/Rotaract Youth Volunteer Reference Check Form \(F9\)](#))
- Copies of a program risk assessment ([Risk Assessment Form \(F14\)](#))
- A compliance statement from the club President or program chair

In circumstances where this has not resulted in program adjustment or satisfactory compliance of a club the DG may raise concern with the ZIPC in conjunction with Aon, Rotary International and the insurers.

In a circumstance where there are unresolved concerns about a district program, the District Management Committee shall consider appropriate action.

## 16. Additional Resources

- Rotary Code of Policies 41.040 (<https://my-cms.rotary.org/en/document/rotary-code-policies>)
- Rotary Youth Protection Guide (<https://my-cms.rotary.org/en/document/rotary-youth-protection-guide>)
- Protecting Youth Program Participants – RI Online Training Module (<https://my.rotary.org/en/knowledge-and-resources/resources-and-reference/youth-protection>)
- District Risk Management Policy
- District Insurance and Protection Officers
- Zone Insurance & Protection Committee
- Aon Risk Solutions
- Office of the Children's Guardian (NSW) [ocg.nsw.gov.au/child-safe-scheme/getting-started](http://ocg.nsw.gov.au/child-safe-scheme/getting-started) or similar office in all State and Territories

## Volunteer Selection and Screening

Australian State and Territory legislation requires that volunteers working with children shall provide evidence of a WWCC (Working with Children check).

All States and Territories also require a Volunteer Declaration ([Rotary/Rotaract Youth Volunteer Information & Declaration Form\(F8\)](#)) so Rotary can check referees.

As an example, Policy 5 published by the NSW Office of Children's Guardian [ocg.nsw.gov.au/resources](http://ocg.nsw.gov.au/resources) which includes:

- "Conduct a robust interview process for new employees"
- "Check references"
- "Each candidate must provide the details of two referees".
- "We ask each referee whether they see any issues with the applicant working with children."

Rotary International has a mandatory requirement that all Volunteers (see definition) who participate in the YEP, shall provide a Volunteer Declaration ([Rotary/Rotaract Youth Volunteer Information & Declaration Form\(F8\)](#)) in addition to a WWCC check in accordance with (Rotary International (RI) regulations (<https://my-cms.rotary.org/en/document/rotary-code-policies>)).

Rotary's Liability Insurer requires that youth program volunteers shall be screened ([Rotary/Rotaract Youth Volunteer Reference Check Form \(F9\)](#)) and provide a Volunteer Declaration ([Rotary/Rotaract Youth Volunteer Information & Declaration Form\(F8\)](#)) if working with a young person.

## ROTARY YOUTH PROGRAM VOLUNTEER INFORMATION AND DECLARATION FORM

A Volunteer Declaration ([Rotary/Rotaract Youth Volunteer Information & Declaration Form\(F8\)](#)) is a statement of suitability by an adult person wishing to participate in any Rotary program involving young people and is the centre plank of Rotary's screening process. This Declaration is a mandatory RI requirement for the YE Program. The Declaration should be updated at least every 5 years (consistent with renewal of WWCC or similar).

## RECOMMENDATION

As a general point of safety, all activities involving youth/children should be conducted with a minimum of two (2) adults in attendance at any one time. Where practicable this should include when transporting youth/children in a vehicle.

## FAQ

### Personal Accident & Travel Insurance - FAQs

#### How long can I be covered for a private holiday before/after my Rotary business?

It is common for Rotarians to embark on a private holiday before or after an event. Rotary's policy provides cover for travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 21 days provided that the purpose of the overall Trip is predominately for the benefit of Rotary.

#### What circumstances require me to fill out a Rotary Insurance Travel Authorisation Form(F1)?

This is required for Rotarians embarking on Travel. It is used to determine:

- a) If the Travel needs to be registered with RAWCS.
- b) For all trips travelling over 50km to be declared.
- c) If incidental travel cover should be sought (please see paragraph above)

#### Is my partner/spouse covered whilst accompanying me on these trips? Yes, spouses and partners are included in cover

#### What if my incidental travel is not covered?

Rotarians have access to the special rates on the Probus policies. Please call 1300 630 488 & speak to the Probus team to obtain a quotation or access the website for an online quote [https://www.probusouthpacific.org/pages/travel\\_insurance\\_landing\\_au](https://www.probusouthpacific.org/pages/travel_insurance_landing_au)

#### Can I travel wherever I like?

There are excluded countries in the Policy, such as Crimea, Cuba, Iran, North Korea, North Sudan, Sudan or Syria.

Please note: *Travel to Countries is excluded if a reasonable person foresees that a Country is or will be in a state of insurrection, War, civil War, civil unrest, natural disaster or political instability is in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey and/or entering that Country as this would be considered to be a known event. It is recommended to visit <http://smartraveller.gov.au> to ascertain if where you plan on visiting is safe to travel.*

#### What else may be required of me to be approved for travel?

If using Rotary Travel Insurance, a "Fit to Travel" letter must be obtained from a General Medical Practitioner (GP) and the itinerary should be disclosed to the GP. To observe discretion and privacy, neither Aon nor the DIO require the "Fit to Travel" letter, the letter is to be retained by the traveller and provided in the event of a claim. This applies for both Domestic and International travel.

#### Am I covered if I hire a car?

No, when you hire a vehicle, it generally comes with the Hire Car company insurance in place. There is an exclusion in the Rotary policy for reimbursement of Rental Car vehicle excess, which means the driver/club/Rotary would be responsible for paying this through the hire agreement.

#### What constitutes a trip for insurance purposes?

This means a trip that is undertaken on the business of Rotary and/or authorised by Rotary, provided such travel involves a destination fifty (50) kilometres or more from the Covered Person's normal place of business or residence and does not include normal daily travel between residence and place of business.

The maximum duration of any one (1) trip is the lesser of the original itinerary of the Declared Trip or ninety (90) days, unless agreed by the Insurer.

## Travel – Youth Exchange Program (Long Term) - FAQs

#### Can I travel wherever I like?

There are excluded countries in the Policy such as Crimea, Cuba, Iran, North Korea, North Sudan, Sudan or Syria.

*Please note: Travel to Countries is excluded if a reasonable person foresees that a Country is or will be in a state of insurrection, War, civil War, civil unrest, natural disaster or political instability is in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey and/or entering that Country as this would be considered to be a known event. We would recommend visiting <http://smartraveller.gov.au> to ascertain if where you plan on visiting is safe to travel.*

#### What do I do in the case of emergency?

If you require hospitalisation and need to return to Australia, please contact Chubb Emergency Assistance **Tel +61 2 8907 5995**

#### Can I claim for going to the Dentist?

Yes, if as a result of an accident or severe pain. Dental treatment is limited to emergency only and must be certified by a Doctor or Dentist. Routine dental treatment or consultation is not covered.

#### What do I do if I get sued by somebody?

Under no circumstances must liability be admitted either verbally or in writing and immediately forward the claim to your DIO and the responsible Parents/guardian.

**Can I claim for an airfare to return home due to the death of a family member?** Yes, providing the age of the close relative did not exceed 80 years of age.

#### Am I covered to visit another Country when on exchange?

Yes, if approved by Host District.

## Glossary and Acronyms

|             |   |
|-------------|---|
| AON         | Aon Risk Services (Aon).                        |
| ARH         | Australian Rotary Health                        |
| DIO         | District Insurance Officer                      |
| DG          | District Governor                               |
| DYPO        | District Youth Protection Officer               |
| NYSF        | National Youth Science Forum                    |
| PETS        | Presidents Elect Training Seminar               |
| RAWCS       | Rotary Australia World Community Service        |
| RI          | Rotary International                            |
| RNIP        | Rotary National Insurance Programme (RNIP)      |
| ROMAC       | Rotary Oceania Medical Aid for Children         |
| RYDA        | Rotary Youth Driver Awareness                   |
| RYLA        | Rotary Youth Leadership Awards                  |
| RYPEN       | Rotary Youth Program of Enrichment              |
| YE/YEP/RYEP | Rotary Youth Exchange/Youth Exchange Program    |
| ZIPC        | Zone 8 Insurance, Risk and Protection Committee |

# Definitions

## Youth Programs

### **VOLUNTEER:**

A VOLUNTEER is any adult involved with Rotary Youth Program activities that has direct interactions either supervised or unsupervised with youths/students.

Volunteers include, among others:

- Club and District Youth Exchange Officers and Committee Members
- Rotarian Counsellors
- Rotarians
- Rotaractors
- Spouses or Partners of Rotarians/Rotaractors
- Persons who host youth/students for activities or outings
- Persons who are responsible for transporting youth/students to Rotary or affiliated Youth Programs, events, or functions
- Host parents and other adult (over 18) residents of host homes (incl. siblings and other family members)

This person will have been police checked or formally reference checked in accordance with the State or Territory legislation.