

INSURANCE

George Condell
District Insurance Officer 2017-18



COVER LIMITS

Type	Sum Insured	Excess
Liability	\$50M	\$1,000
Sub Limit – Molestation	\$2M	\$25,000
Statutory Liability	\$1M	\$5,000

Exclusions-

- Rodeos
- Trains
- Animal Rides
- Regular Childcare Services
- Martial Arts
- Firearms
- Medical Equipment
- Pharmaceuticals



PERSONAL ACCIDENT/TRAVEL

Cover Type	Sum Insured
Death and Capital benefits	\$250,000 Vary depending on Age
Motor vehicle accident	\$200,000 Vary depending on Age

When travelling
take a copy of
emergency assist
card and phone
number

➤ **Conditions:**

- Maximum duration of the trip – 90 days (private travel – 60 days)
- Cover restrictions over age 79
- Pre existing conditions exclusion

➤ **Personal accident in Australia involving Rotary member, the following limits and conditions apply:**

- Medical expenses limit – SI \$5,000
- Covers non Medicare and medical expenses
- Excludes medical expenses prohibited by legislation (GAP)
- Excludes Long Term Youth Exchange Students

OTHER COVERS

- **Industrial Special Risk**

Cover	Sum Insured
Material Loss/Damage	\$500,000
Consequential Loss	\$25,000

- **Others**

Type	Sum Insured
Association Liability	\$10M
Caravan/Trailer	\$10,000
Crime/Fidelity	\$50,000 per loss

DUTY OF CARE - A GUIDE FOR CLUBS

What you need to know and do

1. Complete and return Annual Club Insurance/Protection Declaration by 15th May
2. Complete an Insurance Proforma prior to the commencement of any Project
3. A Disclaimer is required to participate in any sport, game, match, race, practice, training course, trail contest or competition organised by the club
4. Vendors/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.
5. For all Vendors/Stallholders who purchase the Stallholders Liability Insurance from Rotary it is mandatory to complete the register of these purchasers and to provide a copy of the Stallholders Liability Insurance Flyer to these purchasers.



What you need to know and do (contd)

6. If using Rotary Travel Insurance a “Fit to Travel” letter must be obtained from a GP
7. Offering cover under Rotary Insurance to other entities or bodies is strictly prohibited.
8. All Youth Program Volunteers (as defined) must complete a Volunteer Information and Declaration (Form 3)

**For further information on Rotary Risk Management & Insurance matters please
Contact your District Insurance Officer.**