

INSURANCE AND FORM 3

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INSURANCE AND RISK MANAGEMENT



RISK MANAGEMENT

a definition:

“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.



MANAGING THE RISKS

- Use of the - A Guide for Clubs
- Completion of the Insurance Pro Forma
- Use of the Risk Management Form & Checklist
- Importance to not accept unfavourable Insurance and Indemnity conditions that form part of Terms and Conditions for the use of:
 - Local Government facilities such as Parks, Halls and Beaches etc.
 - Commercial facilities such as Conference Centres or Halls
- General Release and Indemnity – Participants in such events as:
 - Bicycle Rides
 - Golf Days



POLICY

- It is the policy of District 9685 that all events and activities shall be reviewed to manage any risk issues that may impact on the reputation, finances, personal safety or other significant loss.
- A Risk Management Workbook (spreadsheet) is provided to allow an initial risk assessment to be carried out



RISK MATRIX

	Negligible	Low	Medium	Major	Catastrophic
Frequent	4	5	6	7	8
Reasonably probable	3	4	5	6	7
Occasional	2	3	4	5	6
Remote	1	2	3	4	5
Very unlikely	0	1	2	3	4

Risk Rating	Colour	Action Required
Extreme		Event not to go ahead without discussion with District
High		Written action plan required
Moderate		Existing precautions to be enforced
Low		No action required



INITIAL RISK ASSESSMENT

- **High**
 - Substantial exposure to the public
 - Overseas projects
 - Activity has obvious risky elements
 - Large amount/s of money involved
- **Moderate**
 - Some public exposure
 - Amount of money is not large but worthy of attention
 - Activity has some risks but only limited consequences can be foreseen

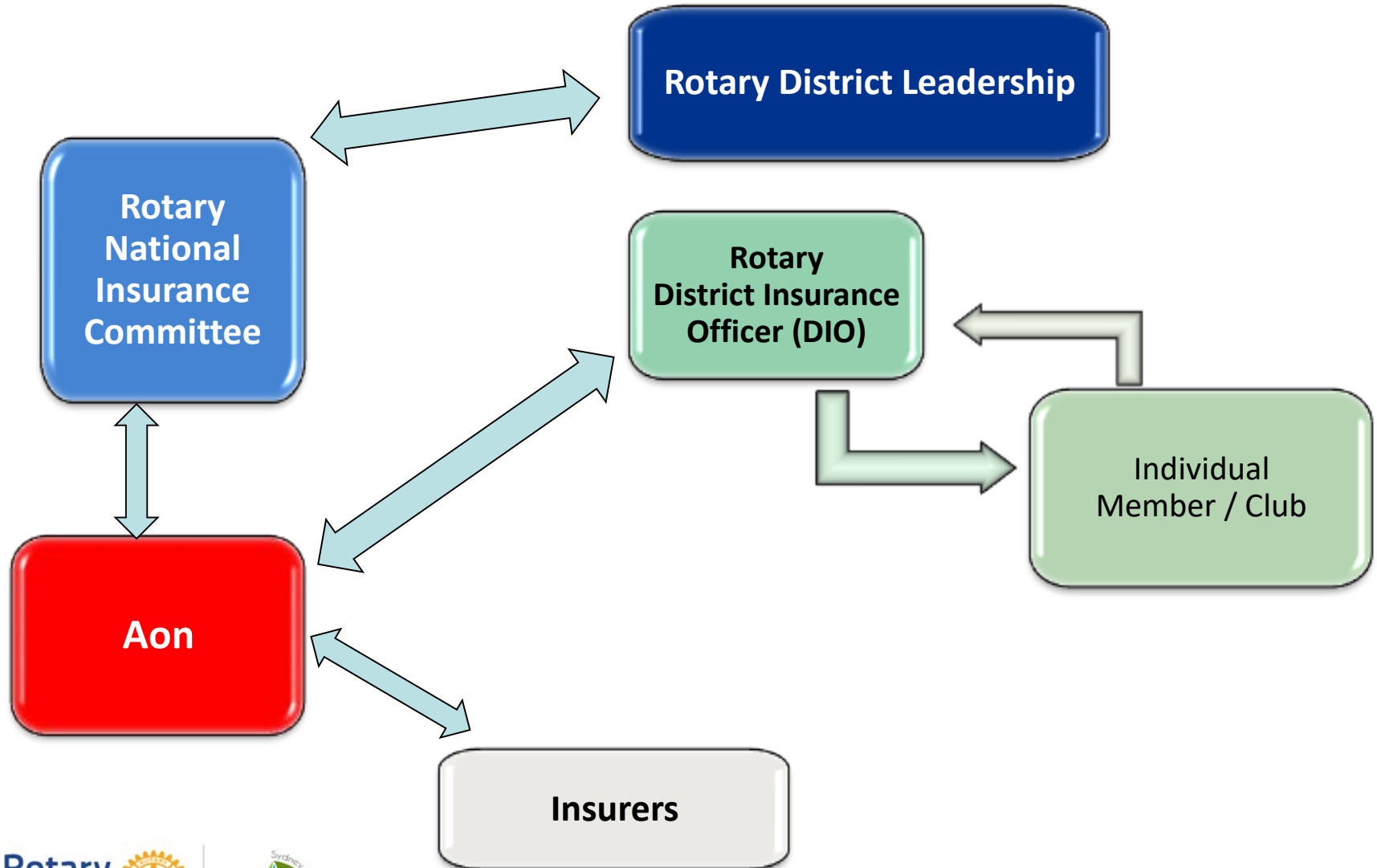


DETAILED RISK ASSESSMENT

- Those events that are rated as a High or Moderate should be reviewed by the Event Coordinator prior to the event taking place.
- High Risk events should also be discussed with the District Risk Coordinator after the detailed risk assessment has been completed



RISK MANAGEMENT & INSURANCE PROGRAM INQUIRIES



RISK MANAGEMENT DOCUMENTATION

- **A Guide for Clubs**
- **Insurance Pro Forma**
- **Risk Management Form**
- **Risk Management Checklist / Assessment**
- **General Release and Indemnity**
- **Youth Protection Compliance Requirements**
- **Youth Volunteer Information and Declaration Form (Form 3)**



ROLE OF CLUB RISK MANAGEMENT OFFICER

Day to Day	Referral point for insurance / risk management queries.
	Assist the Board in promoting the benefits of managing risk
	Assist Rotary members in identifying and managing risk associated with the various activities undertaken within Rotary.
	Insurance presentation to the club
	Advice and support for the club Protection Officer.
	General insurance support and advice to YEP Students.
	Youth Protection compliance.
	Provision of Insurance Certificates of Currency.
	To respond to inquiries as best they can, but recognise that if in doubt they should refer to the DIO
Incident & Claims Management	To immediately notify the DIO 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.
	Assist with the handling of a claim
Insurance Renewal	To oversee the timely and accurate collection of information required for the Club Insurance and Protection Declaration

RI 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 emotional abuse”

•Source: Rotary Code of Policies



ROTARY YOUTH PROGRAM AUTHORITIES

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

1. Each State and Territory in Australia has legislation for organisations who work with children.
2. The National Coordinating Committee for International Secondary Student Exchange (NCCISSE) oversees legislation.
3. **Rotary International** has mandatory & specific requirements
4. Rotary's Liability insurer has certain requirements.



YOUTH PROTECTION COMPLIANCE

- To conduct a Rotary activity that involves young people, Rotary International requires certain procedures.
- In the event that the activity allows for “one on one” contact, or the adult person is alone with a young person for a period of time, that person must be screened.
- The screening process requires the “**Volunteer**” adult person to provide a Volunteer Declaration. (***Refer District Policy for Definition of Volunteer***)
- ***Rotary Youth Volunteer Declaration***” (Form 3) includes the following 3 elements:
 - Names of three Referees (To establish suitability)
 - Criminal history check (Declaration to establish eligibility)
 - Working with Children Card (State & Territory Legislation)



YOUTH PROTECTION COMPLIANCE

- Clubs that participate in any Rotary activity or Program involving young people shall:
 - Appoint a Club Youth Protection Officer
 - Maintain a Register of Volunteer Declarations
 - Provide copies of all Declarations to the District for document retention
 - Complete and return the annual Club Insurance and Protection Declaration to the DIO
 - Assign one club meeting per year for information and training
- Clubs who host or sponsor YEP students must be “Certified”



SCREENING

- In the event that a Rotary organised project or activity allows for “one on one” contact, or an adult person could be alone with a *young person for a period of time, that person shall be screened.
- The screening process requires the adult person to provide a **Volunteer Declaration. (FORM 3)**

Definition of Young Person

- **Any individual who might participate in a Rotary Youth Program, regardless of whether or not they are of legal age of majority.**
- **Also referred to as children, child, youth, student or young people**



WHAT IS FORM 3?

- Also known as a Volunteer Declaration for this purpose?
- It is a statement made by Volunteers declaring themselves to be a fit and proper person, supported by referees to work with young people, and agree to RI requirements & guidelines.
- It is also a screening mechanism to protect them and Rotary from the risk of being sued as a result of their participation in a Rotary organised Youth Program.



WHO IS DEEMED TO BE A “VOLUNTEER”

- Reference should be made to the *District Risk Management Policy for the full definition of a ***Volunteer*** in the context of a Rotary Youth Program.
- In summary, a ***Volunteer*** in these circumstances, is any adult person who might be in the position of being alone with a young person for a period of time.

* Each club should have a copy of the District Risk Management Policy and guidelines for reference.



DEFINITION OF VOLUNTEER

Definition:

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 and non-Rotarians, their spouses and partners who host youth/students for activities or outings, or who might drive youth /students to events or functions; and host parents and other adult residents of the host home, including siblings and other family members. This person will have been police checked or formally reference checked in accordance with the state or Territory legislation.



VOLUNTEER DECLARATION COMPONENTS

The Volunteer Declaration (Form 3) includes the following three requirements:

1. Names of three Referees

(only one may be a Rotarian and none shall be family members)

2. Criminal History check

3. The relevant State/Territory Working With Children check



FORM 3

Form 3

V6 Mar 2017

Rotary Youth Volunteer Information and Declaration Form (Mandatory Requirements)

Personal Details

Name			DOB / /	Email		
Phone	Work	Home	Mobile			
Address					Period at this address (years)	
What will your role be in the Program						
<input type="checkbox"/> Member of Host Family		<input type="checkbox"/> Rotary Club Member		<input type="checkbox"/> District Committee Member		
<input type="checkbox"/> Club Counsellor		<input type="checkbox"/> Other, please specify				
Occupation			Employer			
Past involvement with youth						

Personal References (Only one referee may be a Rotarian and none may be family members)

1	Name	Email			
Phone	Work	Home	Mobile		
2	Name	Email			
Phone	Work	Home	Mobile		
3	Name	Email			
Phone	Work	Home	Mobile		

Police Check and Criminal History

Working With Children Card	Number	Expiry Date		
1. Have you ever been charged with, been convicted of, or pled guilty to any crime(s)?			Yes ()	No ()
2. Have you ever been subject to any court order (including civil, family, and criminal courts) involving sexual, physical, or verbal abuse, including but not limited to domestic violence or civil harassment injunction or protective order?			Yes ()	No ()
If yes, please explain. Also indicate dates(s) of incidents(s) and the country and state in which each occurred (attach a separate sheet, if needed).				

I certify the following:

- All statements and information given on this form are true and correct to the best of my knowledge.
- I have never committed or been guilty or been accused of a crime against a child or young person of which I have not been cleared.
- I give my full permission for any of the people I have listed on this Form to be contacted by an authorised Rotary Officer to confirm my suitability as a Youth Program Volunteer.
- I certify that I have contacted my referees and all are happy for Rotary to contact them.
- I agree to abide unreservedly by the decision of the District's Rotary club reviewing my applications to my suitability as a Youth Program Volunteer.

In consideration of my acceptance and participation in the youth programs, I, to the full extent permitted by law, hereby release and agree to save, hold harmless, and indemnify all members, officers, directors, committee members, and employees of the participating Rotary clubs and districts and of Rotary International, from any or all liability for any loss, property damage, personal injury, or death, including any such liability that may arise out of the negligence of any of the Indemnitees, or may be suffered or claimed by me as a result of any investigation of my background in connection with this declaration.

I have read and understood the above declaration and sign this form voluntarily.

Applicant	Name	Signature	Date
Rotary Witness	Name	Signature	Date

IS A WWC CHECK SUFFICIENT SCREENING FOR A VOLUNTEER?

Answer is No.

Whereas these checks might say that a person is ***eligible*** to work with young people, a Volunteer Declaration attempts to establish whether a person is ***suitable*** to work with young people.



ARE ALL CLUB MEMBERS DEEMED TO BE VOLUNTEERS?

Answer is No.

Most club members would interact with young people in a group situation, therefore not deemed to be Volunteers (as defined)

Those required to be screened by way of a **Volunteer Declaration** might be limited to:

- President
- Youth Protection Officer
- Youth Services Director
- Student Counsellor
- YEP Host Parents/ family members
- The majority of Cub members would be deemed “Responsible Adults”



WHO IS EXEMPT FROM SCREENING?

Answer: No **Volunteer** is exempt.

Any adult person who falls under the category of a ***Volunteer*** (as defined) shall be screened.

Volunteer screening in respect of Youth Programs is:

- a Legislative requirement under law,
- a **mandatory** Rotary International requirement.
- an Insurer requirement



CLUB COMPLIANCE DECLARATION

Section 2 Compliance

1	<p>Is your club involved in any Youth Programs i.e. YEP, RYLA, RYPEN etc (If no please go to Question 3)</p>	Y	N
2	<ul style="list-style-type: none"> Does your club comply with RI's Abuse/Harassment policy and Certification requirements? Does your club maintain a register of Volunteer Declarations? Have copies of all Volunteer Declarations been provided to the District for document retention purposes? 	Y	N
		Y	N
		Y	N
3	<p>Has your club ever received a complaint /allegation of sexual abuse or harassment?</p>	Y	N
4	<p>Is your club familiar with District Risk Management Policy & Guidelines for Youth Programs?</p>	Y	N
5	<p>Is your club familiar with the R.I. sexual abuse/harassment allegation reporting</p>		
	<p>•Completed by _____ Date _____</p>		N
6	<p>•Name of Club Youth Protection Officer _____ Email _____</p>		N
7			N

NATIONAL INSURANCE PROGRAM

- Public & Products Liability
- Industrial Special Risks
- Personal Accident /Travel
- Association Liability
- Trailer/Motor Vehicles
- Crime/Fidelity
- Stall Holders Liability



WHO IS INSURED?

Insured Persons

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved) District, Club and Institute Committees and Sub-committees, other bodies and the boards thereof and **participants** in all Rotary activities for their respective rights and interests.

A Participant is defined as:-

Any person or entity participating in an officially constituted Rotary activity but only when such participation does not involve the representation, benefit or gain, either directly or indirectly, of any person or entity other than Rotary.

Age Limits - to 95 Years of Age

PUBLIC LIABILITY

Public/Products Liability	\$ 50,000,000
Molestation	\$ 2,000,000
Statutory Liability (Fines & Penalties)	\$ 1,000,000

Deductibles:

Public/Products	\$1,000 (Nil for individuals)
Molestation	\$25,000
Statutory Liability	\$5,000 (\$1,000 for individuals)

Exclusions

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



INSURER REQUIREMENT

Pro forma

Prior to the commencement of any Project, or any activity which includes the participation of young people, an Insurance **Pro forma** must be sent to the DIO.

Upon receipt, the DIO can confirm whether or not the event is covered under the Rotary Liability policy, or advise of any special conditions.



ROTARY INSURANCE PRO FORMA

(This form to be submitted to DIO prior to the commencement of any project/event)

•The Rotary Club of.....wishes to advise that it will be conducting the following event/s as part of its activities, and requires the event/s to be noted and included under the District Insurance Policies.

•1. Brief Description of Activity

•2. Date of Activity: ____/____/____ Time and Duration.....

•3. Location of Activity:

•4. **Will the activity involve participation in any sport, game, match, race, practice, training course, trial, contest or competition? YES / NO. If "YES", please provide copy of Disclaimer for the event.**

•5. Have you been asked by any other organisation or person to (a) indemnify them as a third party, or (b) Hold any other organisation "harmless" under the Rotary insurance for the activity? **YES /NO**

•(If yes , refer to your District Insurance Officer for advice before entering into any agreement)

•6. Will the event involve students? **YES/NO**

•7. Will the event involve amusement rides/devices? **YES/NO**

•8. Will the event include markets and stall holders? **YES/NO**

•9. Will alcohol be sold or supplied during the event? **YES/NO**

•10. Approximate number of community participants:

•11. Risk Management Form Completed? **YES/NO**

•12. Certificate of Currency required? **YES/NO**

•13. If applicable, provide details of parties to be noted:

PARTICIPATION EXCLUSION

The policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with the participation of any person or such person's property in any sport, game, match, race, practice, training course, trial, contest or competition.

Participants in events such as Charity Golf Days, Bike Rides or the like are required to sign an Indemnity Form



MARKET LIABILITY

The Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of, caused by, contributed to by or in connection with any individual market stall operator (including any partner, employees, contractors or subcontractors of same).

Stall Holders, Swap Meets, Car Boot sales and the like, must provide evidence of their own Liability Insurance, or obtain cover from Rotary through its facility with One Underwriting. (aka Market Stallholders Insurance)



PERSONAL ACCIDENT

Key Benefits

Death & Capital Benefits	\$250,000
Weekly Injury benefit	\$1,500
Non Medicare Costs	\$5,000
Overseas Medical	Unlimited

Deductible:

Weekly Injury - 7 Days



PERSONAL ACCIDENT/TRAVEL

Journey Definition:

- A destination of 50 kms or more from the Covered Person's normal place of business or residence
- The maximum duration of any one trip is 90 days.

Fit for Travel Letter from your Doctor is a condition of the policy and will be called upon at claim time.

Incidental Private Travel

means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 60 days. (The purpose of the overall trip being predominately for the benefit of Rotary).

Smart Traveller

Travel Advice is a condition of cover to follow this advice.



YOUTH EXCHANGE TRAVEL

Long Term YEP has separate policy

Personal Accident & Travel Insurance with Chubb Insurance
Period 31st December 2016 to 31st January 2018

Cover for all Australian Outbound Students and selected
Inbound Students

Fit for Travel Letter from Student's Doctor is a condition
of the policy and will be called upon at claim time.

Smart Traveller - Travel Advice is a condition of cover to
follow this advice.

Claims Reporting = DIO

TRAVEL – OTHER PROGRAMS

Travel within 90 Days

- Short Term YEP
- New Generations Exchange
- Foundation Scholars
- Group Study Exchange /VTT
- RAWCS
- ROMAC

Fit for Travel Letter from Doctor is a condition of the policy and will be called upon at claim time.

Smart Traveller - Travel Advice is a condition of cover to follow this advice.

Claims Reporting = DIO



INDUSTRIAL SPECIAL RISKS

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

OTHER COVERS

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



CLAIMS AND INCIDENT REPORTING

- **Rotary Youth Protection Incident Report**
 - **Sexual Abuse Incident Report**
 - **Chubb Assistance Phone Number**
 - **Motor Vehicle Vero Phone Number**
 - **Property Chubb Claim Form**
 - **Liability QBE Claim Form**
 - **Personal Accident Chubb Claim Form**
 - **Rotary Travel Chubb Claim Form**
 - **YEP Travel Chubb Claim Form**
- All claims to be forwarded to AON via the DIO**



WHAT YOU NEED TO KNOW AND DO

1. Complete an Insurance Proforma prior to the commencement of any Project
2. A Disclaimer is required to participate in any sport, game, match, race, practice, training course, trail contest or competition organised by the club
3. 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.
4. 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 (CONT'D)

5. If using Rotary Travel Insurance a “Fit to Travel” letter must be obtained from a GP
 6. Offering cover under Rotary Insurance to other entities or bodies is strictly prohibited.
 7. 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.**



RESOURCES

- **District Risk Management Policy**
- **District Insurance and Protection Officer**
- **National Insurance Committee**
- **Rotary Code of Policies**
- **Aon Risk Solutions**

