

Risk Management & Insurance Programme

Sam Catanzariti

AM Dip.F.S.(Brok.)

District Insurance Officer



District 9700
Training



Insured Entities

- Rotary Australia National Insurance Programme:
- Insured: All Rotary Districts & Clubs & including all Rotaract, Interact Clubs & Rotary Community Corps
- All members of above including spouses, volunteer workers, Honorary Members, Host Families.



Risk Management

- The risk that Rotary might injure someone, and or damage property or incur Liability through actual or perceived negligence (lack of due care) on the part of a Rotary Club, Rotary District or Rotary Organisations or it's members



Risk Management

- Rotary has a Duty of Care to it's Members and in certain circumstances to Members of the Public and must make reasonable endeavors to ensure due diligence with respect of Public safety.



Risk Management

- Rotary Leaders at Club, District and Organisation level are expected to implement Health & Safety procedures for all activities undertaken.
- It is recommended that all activities involving Youth/Children have a minimum of 2 adults in attendance at any 1 time, including in a motor vehicle.



Risk Management Audits

- Rotary at all levels, should appoint a Risk Management Authority within the respective organisations, with the responsibility to appraise, control and monitor the Risk factors involved in all current and future activities.
- It could be one person and/or sub-committee.



Statement of Conduct for Working with Youth

All Rotary Clubs are required to create and maintain a safe environment for all youth participating in Rotary activities in order to comply with the Insurer's Molestation Policy

A Sexual Abuse Liability Insurance Questionnaire is to be completed annually in April.

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Youth Protection Compliance Requirements

Clubs involving youth in their activities must:

- Appoint a Club Protection Officer
- Maintain a Register of Volunteer Declarations
- Provide copies of all declarations to the District for document retention.



Youth Protection Compliance Requirements (continued)

- Complete & Return the Annual Club Insurance & Protection Declaration to the District Insurance Officer
- Assign one meeting annually for information & training
- Clubs who host or sponsor YEP students must be “Certified”
- Complete & send to DIO a “Risk Management Form” when requesting a Certificate of Currency

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Rotary Risk Management Checklist

- District 9700 has a number of forms available to check and assess the area of Risk
- Rotary Insurance Proforma forms to advise the District Insurance Officer of the various projects they are involved in.
- Risk Management Form
- Rotary Incident/Accident Report
- Youth Exchange Certification Renewal Form

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Insurance Programme

1. Industrial Special Risk; any physical loss, destruction or damage not otherwise excluded happening at the situation to the property insured.
2. Covering all tangible property, both real and personal property.
3. Limit of Liability \$500,000 anyone loss.



Legal Liability

- General Public & Products Liability:
- Covering Personal Injury and/or Property Damage
- Limit of Liability \$50,000,000
- Limit of Liability Molestation \$2,000,000



Personal Accident & Travel Insurance

- Maximum period of cover: Business cover 90 days
- Private cover 60 days
- Maximum period of cover Business/Private \$90 days
- Personal Accident and Sickness



Travel Insurance Includes

- Personal Leagal Liability
- Missed Transport Connection
- Political & Natural Disaster Evacuation
- Search & Rescue Expenses



Travel Insurance

Cover includes:

- Kidnap & Extortion
- Hijack & Detention
- Medical & Additional expenses
- Loss of Baggage
- Electronic equipment
- Money & Travel Documents/Deprivation of Baggage



Association Liability

Includes:

- Office Bearers Liability
- Association Liability
- Professional Indemnity
- Fidelity Guarantee
- Crime



Caravan & Trailer/BBQ

- Trailer, Caravan and BBQ limit anyone loss \$10,000
- Third Party Property Damage \$30,000,000
- Supplementary Bodily Injury \$5,000,000



Claims Excess

- ISR- Personal Effects \$500
- All other ISR claims \$1,500
- Public & Products Liability- Property & Personal Injury Claims \$1,000
- Molestation Claims \$25,000
- Statutory Liability claims \$5,000



Claims Excess (cont)

- Personal Travel/Accident- \$Nil
- Association Liability-\$Nil
- Taxation Investigation- \$2,000
- Fidelity Guarantee- \$2,000
- Caravan- \$500 (\$1,000 whilst on hire)

