

Insurance cover for District 9910

The District maintains a Combined Liabilities insurance cover for District and Club activities.

There are three policies involved in the cover The following is a summary only. Contact the District treasurer for further details if required.:

Material Damage cover – Rotary District assets only up to \$150,000

Covers plant and other contents (cash) whilst situated anywhere in NZ and/or the Pacific Islands. This includes ERK's stored offshore. (In respect of the Pacific Islands there is no cover for damage caused by or resulting from a typhoon/ windstorm unless the property is certified for Cyclones.)

Clubs should arrange their own cover for assets.

Business Travel Insurance cover – Covers the Governor and Governor Elect and their Spouse/Partner up to \$5,000,000 for personal liability.

A list of the individual cover limits is available from the District Treasurer. Covers overseas travel outside of the country of residence. Annual estimated cover days 125 per year.

PLEASE NOTE: For all other Rotarians including volunteer travel, the travel cover must be arranged through a policy which covers all New Zealand Districts and RNZWCS. To arrange the cover please contact PDG Stuart Batty in Christchurch.

Management Liability Insurance covers the following:

Rotary District 9910, Rotary clubs, Rotaract Clubs and Interact Clubs in District 9910, Charitable Trusts formed within the above clubs and extends to all clubs in Norfolk Island, and the Pacific Islands, their members at the time being and any other persons whilst engaged in any Rotary activity.

A summary of the Liability cover is as follows:

1. Officers (including outside directorships where members of District 9910 are appointed to the boards of national Rotary organisations to represent District interests. Excludes USA/Canada.

Cover \$1,000,000 (Split \$900,000 for damages and \$100,000 for legal defence costs.

2. General Liability
3. Public Liability \$5,000,000 but with a list of extensions and Excess applying against each area of extension. Excludes USA/Canada
4. Professional Indemnity \$1,000,000 any one claim and \$2,000,000 in aggregate. Excludes USA/Canada.
5. Statutory Liability \$1,000,000 New Zealand only.

6. Employers Liability \$1,000,000. New Zealand only.
7. Employer Disputes \$250,000. New Zealand only.
8. Crime \$50,000 Excludes USA/Canada.
9. Internet Liability \$250,000. Worldwide but jurisdiction New Zealand only.
10. Criminal Defence costs \$100,000. New Zealand only.

Organising Brokers:

Crombie Lockwood (NZ) Limited.

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