

CANADIAN ROTARY CLUB INSURANCE PROGRAM

Norwich Insurance Brokers designed the Canadian Rotary Insurance Program in 2002, forming an alliance with A.J. Gallagher in 2021 in order to distribute the program Canada-wide. The program insures the Rotary District and its organization, which includes the following operations: Rotary Service Clubs and the fundraising activities usual to service clubs; foundations; trusts; Youth Exchange; Group Study Exchange; Interact and Rotaract.

Please refer to the Rotary District Master Policy, Individual Club Certificates & Endorsements for your customized coverages as requested. You can obtain these documents from your District Contact.

OPTIONAL COVERAGES AVAILABLE

Coverage	Limit	
Directors & Officers Coverage	\$5 000 000	Refer to Novex with completed application and updated financial statement
Cyber *Must be purchased separately, per club	\$25 000	Reviewed each year on renewal. Please contact katelyn@norwichinsurance.com to obtain this years' rate.
	\$50 000	Reviewed each year on renewal. Please contact katelyn@norwichinsurance.com to obtain this years' rate.
	\$100 000 with a maximum limit of \$50 000 for Privacy Breach Legal Expense Endorsement	Reviewed each year on renewal. Please contact katelyn@norwichinsurance.com to obtain this years' rate.
Buildings & Contents	Any requests to insure buildings will be on a referral with completed application	
Miscellaneous Property	All Endorsements issued are subject to a minimum \$50.00 premium charge	
Liability Extensions	All Liability Extensions are subject to a minimum \$250.00 premium charge	

POLICY EXCLUSIONS

Watercraft Exclusion	Tobogganing Exclusion
Virus and Bacteria Exclusion	Cyber Incident Exclusion
Communicable Disease Exclusion	Cyber Loss & Electronic Data Liability Exclusion
Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion	
Designated Amusement Rides & Inflatables Exclusion — Events with these operations can be insured only when the third party administering the operations provides evidence of general liability insurance at a limit of \$2,000,000 and the Rotary Club is added as additional insured	Fireworks Exclusion — Events with fireworks can be insured only when third party fireworks organization is utilized and provides evidence of general liability insurance at a limit of \$2,000,000 and the Rotary Club is added as additional insured
Liquor Liability Exclusion — coverage can be added to individual events only with a completed liquor liability form. Further information may be required upon review of completed forms.	Stage Rental Limitation — liability coverage can only be extended to a rented stage only when the stage rental company can provide evidence of general liability insurance at a limit of \$2,000,000 and the Rotary Club is added as additional insured

REMINDERS

<u>Volunteers:</u> Only covered while acting on behalf of Rotarian event and under the supervision of the Rotary Club
<u>Interact:</u> Must have supporting Rotary Club who contributes to Rotary International
<u>Rotaract:</u> Must be included in the annual membership figures - will be charged rate per member as accounted for by Rotary International
<u>Rotary Charitable Trusts & Foundations:</u> Must be established and at least 50% owned by a Rotary Club insured on the program. Charitable foundations and trusts must be identified by each Rotary Club with renewal membership figures. Extra Directors & Officers is available, and would extend to both the Club and Foundation / Trust. Contact katelyn@norwichinsurance.com for further information.

EVENT COVERAGE INFORMATION

In order to receive a certificate of insurance for your event, a completed certificate request form is required. Forms are available at the following direct link: <https://www.norwichinsurance.com/programs>

Acceptable Events

**Fundraising events usual to Rotary Clubs to be short term, approximately 1-3 days in length. Longer events require review.*

Club Meetings	Concerts that do not include temporary stage or liquor exposure
Bingo	Musical Festivals (ie: piano recitals)
Raffles	Auction or antique or art exhibits
Car washes	Dragon boat races (max 16 meters)
Book fairs	Craft fairs
Bake & garage sales	Trade shows
Food Drives	Clean up of parks or walkways and green spaces
Fashion shows	Rotary Leadership Institute Seminar
Rotary Hosted Dinners & Luncheons	Information booths/kiosks
Film festivals	Spelling Bees
Baseball, soccer, golf, curing tournaments – <i>there is no coverage for participants at sports related fundraisers</i>	Ribfest, Wingfest, Lobsterfest
Bicycle rides	

Events Requiring Approval & Additional Premiums May Be Charged

Events requiring rental equipment (ie: golf carts)	Participation in Parades – <i>no coverage for NEW parade organization</i>
Walkathons	Events with Pony Rides – <i>operation must be provided by a third party and certificate of insurance required, adding Rotary as additional insured</i>
Conferences and Conventions	Events with Stage Rental – <i>set up and takedown to be completed by rental company, certificate of insurance required confirming \$2 million liability and Rotary added as additional insured. Stage Limitation Endorsement applies.</i>
Displays or Banners	
Events with Kid Zones – <i>Children must be supervised by parents or guardian at all times. No coverage for events where children are left unattended.</i>	
Events with Amusement Devices, Inflatables – <i>operation must be provided by a third party and certificate of insurance is required, adding Rotary as additional insured</i>	

Events with Liquor Exposure

- *If Rotary is serving alcohol under their own special occasions permit, host liquor liability coverage can be included, subject to a completed liquor liability questionnaire.*
- *If Rotary is hosting an event, holding the special occasions permit, and using third party alcohol servers (ie: wineries & breweries), certificates of insurance are required from each third party confirming host liquor liability coverage and the Rotary as additional insured.*
- *Rotary Events where the venue is serving alcohol under their own liquor license are not eligible for host liquor liability coverage.*

Events & Activities Which Are Not Covered, and No Exemptions Permitted

Automobile drag racing	Ski trips
ATV, snowmobiles	Participants in sporting activities at events
Tobogganing	Recreational facilities with sporting activities
Trailer parks/camps	Watercraft liability from speedboat racing (poker runs)
Horse back riding	Petting Zoos

Extreme sports of any kind *This includes but is not limited to: kayaking, bungee jumping, rock climbing, laser tag, boating, log cutting*

Any events specifically geared towards the involvement of children *ie: camps or camping trips of any kind*

Ownership & maintenance of washrooms, pavilions & signs in municipal parks, unless already been approved in the past. *No new maintenance/construction etc. will be permitted going forward.*

Rentals of owned property to others that are not Rotary Clubs insured by the program *IE: tents, chairs, tables, stage, equipment etc*

Polar Bear Plunges of any nature. *Please refer with details if done in the past*

Events & Activities involving one on one or overnight exposures

Abuse Liability Coverage in excess of \$1,000,000

Party fundraising events involving alcohol such as pub crawls

Municipal parks where municipality has transferred liability for public parks to the Rotary clubs

USA location, activities, or international activities