



RISK MANAGEMENT

The U.S. Rotary Club and District Liability Insurance Program ("Program") provides all U.S. Rotary clubs and districts and Rotaract clubs with general liability (GL) and directors and officers/employment practices liability (D&O/EPL) insurance.

Dear Club Officers:

The U.S. Club and District Liability Insurance Program ("Program") insurance policies have been renewed for the policy term 1 July 2021-22. The General Liability policy effective 1 July 2021 includes sexual misconduct liability coverage on a claims-made basis to protect clubs and districts from claims arising out of alleged sexual misconduct and molestation. More information about the Program, including insurance summaries, loss prevention strategies, and the certificate of insurance, is available on the Gallagher insurance website for Rotarians. See below for credentials.

SEXUAL MISCONDUCT LIABILITY (SML) COVERAGE: The Program previously provided silent coverage for sex abuse claims on an occurrence-basis - meaning the policy did not contain an abuse or molestation exclusion. An occurrence-based policy covers losses that happen during the policy year regardless of when the claim is reported to the insurer.

As of July 1, the Program provides claims-made sexual misconduct liability coverage that is limited to claims that are first made against an insured during the policy period and timely reported to the insurer. This means that any sexual misconduct incidents must be immediately reported to RI Risk Management even if you do not anticipate a claim arising out of the incident. Additionally, if an incident does arise, follow RI's [Youth Protection Guidelines](#), report the incident to local law enforcement, and contact RI staff (youthprotection@rotary.org) within 72 hours of the incident.

As mentioned in the June 2021 mailing, because of recent sex abuse claims and large settlements in the U.S., insurers are cautious about insuring programs that involve any potential interaction with youth. To

address these concerns, Risk Management provided to insurers as much information as possible about Rotary youth protection efforts, including the following resources:

- [Rotary Youth Protection Guide](#)
- [Youth Exchange Handbook](#)
- [RYLA Handbook](#)
- [Rotaract Handbook](#)
- [INTERACT Guide for Rotary Club Sponsors and Advisers](#)

We encourage you to review these resources and to request that any individuals who interact with youth (1) take the online course: Protecting Youth Participants (available on [My Rotary](#)) and (2) review the Youth Protection Guide.

Going forward, to maintain sexual misconduct liability coverage, insurers may impose restrictions on club and district youth programs, such as requiring background checks of all Rotarians and volunteers who significantly interact with youth. We may also need to provide additional information to insurers about club and district youth programs such as the number of volunteers and Rotarians who interact with youth. We will keep you apprised of any significant developments.

HIRED NON-OWNED AUTO COVERAGE: As traffic returns to pre-pandemic levels, insurers are evaluating the potential for auto claims and serious auto accidents. The Program currently provides hired and non-owned auto (excess) coverage to protect clubs and districts (not individual drivers) from claims arising out of vehicles used by Rotarians for club or district business. When driving on club or district business, such as transporting a group of students to or from a RYLA, please consider renting a vehicle and purchasing insurance through the rental agency. Personal auto policies often have low liability policy limits that may be insufficient to cover serious claims. Higher policy limits are likely available through the rental agency to offer additional protection for the driver and your club or district.

SAFE EVENT PLANNING: It is encouraging to hear about the many exciting fundraising events that clubs and districts are holding this year. As you plan upcoming events, please continue to make safety a priority and core value. Recently, several new claims have been submitted arising out of tent canopies that were uplifted by strong winds causing damage to parked vehicles. Canopies are frequently used to shield participants and volunteers from sun and rain, but unpredictable winds can arise at any time creating a safety hazard if not properly secured. If tents or canopies will be used during your event, please ensure that the tent or canopy is secured to the ground or tied down with weights that do not create a tripping hazard. Also consider renting a tent from a reputable vendor that will safely install and remove the tent.

To obtain more information about the Program, including Loss Prevention Strategies, please visit the

Gallagher insurance website.

The 2021-22 Certificate of Insurance is now available on the Gallagher website.

To download it and to learn more about the Program, please visit the *Gallagher* insurance website:

Website address: <https://rotary.ajg.com>

Username: rotary@ajg.com

Password: rotarian1

Rotarians can also contact Gallagher by email (rotary@ajg.com) or by phone: 1.833.3ROTARY (833.376.8279)

This website is for U.S. Rotary club/district use only and is the exclusive source for the Program documents, forms, loss prevention strategies, and the certificate of insurance.

Please share this link/login to the Gallagher website with Rotarians in your club/district but do not post this on your club website.

Regards,

Rotary Risk Management Team

insurance@rotary.org

<i>Insurance Broker</i>	<i>Rotary Risk Management</i>			
Gallagher	Julita Brzozowska, Risk Manager	Carol Dietz, Risk Management Analyst	Jacob Kolar, Insurance & Risk Management Analyst	Ann Berdahl, Claims & Insuranc Manager
(833) 376-8279	(847) 424-5394	(847) 424-5245	(847) 866-3340	(847) 866-3125
rotary@ajg.com	insurance@rotary.org			claims@rotary.org