

Rotary Insurance Program

2020-21

District Insurance Officer - Mark Perree

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Who is insured?

Who is insured?

- * All Clubs inc District, Rotaract and Interact Clubs including clubs in course of formation, incorporated or unincorporated.
- * Members of Rotary including spouses/partners
- * volunteer workers, honorary or prospective members, host families,
- * 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.

National insurance program

Cover provided

1. Public & Products Liability
2. Property (Industrial Special Risks)
3. Personal Accident /Travel
4. Association Liability
5. Trailer/Vehicle Insurance
6. Cyber Liability
7. Stallholders

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)

Property - Industrial Special Risks -

- * All property up to \$50k – if static; up to \$25k anywhere in Oz
- * Inc Art Shows up to \$500k in total & \$100k any one item
- * need to declare/advise if more than \$50k is required
- * Includes theft cover
- * Note deductible / excess is \$1,500

Personal Accident/Travel

Journey Definition

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

Travel Authorisation Form (required for overseas travel)

Fit for Travel Letter from your Doctor is a condition (you retain)

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.

Age Limits - to 95 Years of Age

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

Role of DIO

Referral point for insurance / risk management queries

Provision of Insurance Certificates of Currency – refer District website

Provide further details of queries re cover

Help collate info required to lodge claim

Seek & collate info received from clubs to provide to AON to facilitate renewal of covers

Best way to get a response – email – mark@mibrokers.com.au

DIO's Do Not

Represent the broker (AON) or the insurer

Check all details of your Risk Management plan

Club Insurance & Compliance Declaration 2019-2020

IMPORTANCE HIGH

Please return to District Insurance & Protection Officer **by 30 April**

Rotary Club of _____

Please insert club name

Section 1: Insurance

Members	Premium paid by District
Number of active Members as recorded in My Rotary	Total Members =
Food Vans / Trailers / Caravans (up to \$10,000)	Blanket cover- Premium paid by District
Description of Vehicle	
Registration Number	
Value of vehicle	Sum Insured = \$
Motor Vehicles / Trailers (greater than \$10,000)	Premium paid by Club
Description of Vehicle	
Registration Number	
Value of vehicle	Market Value or Sum insured = \$
Buildings/Contents (greater than \$50,000)	Premium paid by District
Address & Post Code of Building / Contents	
Construction of Building:	Walls
	Floors
	Roof
	Security
	Fire Protection
Replacement cost of Building (if greater than \$50,000)	Sum Insured = \$
Replacement cost of Contents (if any one item greater than \$50,000)	Sum Insured = \$

Requirement of Clubs

Complete Pro-forma for any unapproved project or activity

Complete Risk Management document if requested

Advise of any potential claim

Help collate info required to lodge claim

Review assets of club annually

Complete Club Insurance & Compliance form – only 24 clubs thus far!!

Check district website for Certificates -
<https://rotarydistrict9800.org.au/sitepage/district-information/insurance-certificates>

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.

Insurer Requirement

Pro forma

Prior to the commencement of any unapproved Project or activity, which might also include the participation of young people, an Insurance **Pro forma** should 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.