

INSURANCE

Overview

Insurance is a vital cog in providing support for Rotary & the wide variety of activities undertaken by all clubs. The National Insurance Committee (NIC) has organised a comprehensive insurance program to protect Rotary, all it's members & people we interact with.

1. Who is insured?

1.1 People

- Members of Rotary including spouses/defacto/partner
- Dependent children and grandchildren
- Volunteer workers
- Honorary members
- Inbound & outbound Youth Exchange Students
- New Gen exchange participants
- Foundation Scholars
- ROMAC patients
- Host families
- Prospective members

1.2 Entity/ies

- Rotary District
- Rotary Clubs
- Rotaract Clubs
- Interact Clubs
- Rotary Youth Exchange Program (YEP)
- Rotary Youth Programs
- Rotary Australia World Community Service Ltd (RAWCS)
- Australian Rotary Health (ARH)
- Rotary Oceania Medical Aid for Children (ROMAC)
- Rotary Down Under (RDU)
- District, Club and Institute Committees and Sub-Committees
- Other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

2. Cover provided

Liability includes Public & Product Liability up to \$50m; x/s \$1k

- Public – think slips & trips
- Product – items sold to public
- Includes molestation up to \$2m; beware x/s \$25k

Industrial Special Risks i.e. Property cover

- Australia wide cover
- All property up to \$50k automatically covered ie. without advising; for increased cover need to advise;
- x/s \$1,500

Personal Accident

- Covering members etc in the event of injury suffered whilst engaging in Rotary activity
- Includes direct travel to & from the activity
- NB – only non-Medicare Medical Expenses are claimable, post health insurance claim

Travel

- Applies once journey extends 50 kms from home
- Travel Authorisation form required for any international travel
- Fit to Travel clearance required from doctor (member retains)
- Max travel period is 90 day; Includes private travel up to 60 days pre or post Rotary related travel

Association Liability

- Extensive cover up to \$10m to protect clubs/members against claims relating to:
 - Professional Indemnity/Liability
 - Management Liability
 - Employment Practices
 - Fraud or dishonesty – up to \$200k; x/s \$2k

Motor vehicle

- Includes all caravans or trailers up to \$10k across the district
- Need to advise details for trailers/caravans valued at more than \$10k
- No cover for damage to a members own vehicle whilst being used for Rotary activity

Cyber

- up to \$1m cover.

Stallholders Liability

- Easy inexpensive option for stall holders without insurance @ \$6- per day.

3. Insurance Process

The Club is organising an activity or event.

Action:

- complete insurance pro-forma doc
- email to District Insurance Office (DIO) – mark@mibrokers.com.au

District Insurance Officer:

- undertakes review to determine next step based on Basic Checklist for Event form
- emails back relevant response which will be either:
 - 1) confirms cover; or
 - 2) seeks further details which might be
 - A. complete Risk Management form;
 - B. complete Risk Management Checklist
 - C. seek General Release & Indemnity
 - D. Stallholders Insurance