U.S. ROTARY CLUB & DISTRICT LIABILITY INSURANCE PROGRAM

2025-26 General Liability Insurance Policy Guide

The U.S. Rotary Club & District Insurance Program ("Program") provides general liability (GL) and directors & officers / employment practices liability (D&O/EPL) insurance coverage to active U.S. Rotary and Rotaract Clubs and Districts (subject to policy terms and conditions).

Risk Management

July 2025

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

General Liability Policy Short Summary

Frequently Used Information

- Broker
- Certificates of Insurance
- Additional Insured Endorsements
- Incident Reporting
- Insurance Assessments

Coverages and Limits

- Coverage Limits
- Coverage Territory
- Named Insured Entities
- Foundations
- Entities Not Covered
- Coverages Provided
- General Liability
- Personal & Advertising Injury
- Liquor Liability
- Medical Payments
- Non-owned and Rented Auto Liability
- Sexual Misconduct Liability
- Requirements Due to Program Limitations
  - Construction Projects
  - Fireworks
  - Events with Attendance over 25,000
- Notable Policy Exclusions
  - Childcare
  - Eldercare
  - Communicable Disease
  - Aircraft
  - Professional Services
- What's Not Covered (But Can Be Purchased Locally)
- Covered Activities & Programs
  - Athletic Activities
  - Youth Programs

Additional Resources

- District Insurance Representatives
- Loss Prevention Strategies

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM
2025/26 General Liability Insurance Policy Guide

GENERAL LIABILITY POLICY SHORT SUMMARY

The **U.S. Rotary Club & District Liability Insurance Program** ("the Program") provides **general liability insurance** to all active U.S. Rotary and Rotaract clubs and districts. This coverage protects against claims for **bodily injury** or **property damage** to third parties, subject to policy terms and conditions. Below is an overview of the general liability insurance provided by the Program.

Note: "Club" refers to Rotary and Rotaract clubs and districts. "Members" include Rotarians and Rotaractors.

Covered Entities and Persons:

The Program covers Rotary and Rotaract clubs and districts, club and district foundations (that meet certain criteria), Interact clubs, Rotary Community Corps, Certified Youth Exchange organizations, RYLA, PETS and PELS, and Zones. Members Insureds include members, employees, and volunteers when acting within the course and scope of their roles for the above organizations.

For more detail see **Who is Covered**

Coverages Provided

The Program provides general liability coverage to protect clubs and other insureds from liability claims for bodily injury or property damage to a third party. Additionally, the Program provides personal & advertising injury, liquor liability, non-owned and rented auto liability, and sexual misconduct liability coverage.

For more detail see **WHAT is covered.**

Policy Limits

The Program primary general liability policy has a $2 million per occurrence limit. See **Coverage Limits** for more detail.

FREQUENTLY USED INFORMATION

BROKER

Hylant is the official insurance broker for the Rotary Insurance Program. Hylant supports clubs with:

- Certificates of insurance
- Additional insured endorsements
- General insurance questions

Hylant:

Email: rotary@hylant.com
Phone: 419-259-2710

U.S. Rotary Insurance Portal:

rotary.hylant.com
Username: rotary@hylant.com
Password: Rotary1905
For U.S. Rotary members only

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

CERTIFICATES OF INSURANCE

A **Certificate of Insurance (COI)** is a standard document used in the insurance industry. It provides key details about an insurance policy, including:

- Named Insured
- Insurance Company
- Policy Effective Dates
- Coverage Types
- Coverage Limits

Note: A COI is for informational purposes only. It is **not** an insurance policy.

When a COI Is Needed

- A COI serves as **proof of insurance coverage**, but it is **not required** to confirm that your club is insured under the Program.
- If your club meets regularly at a venue (e.g., a restaurant), and the venue requests a COI, you only need to provide **one certificate per policy year**—not for each meeting.
- For **multiple fundraisers or events**, your club may need to issue a separate COI for each party requesting one.

Special Considerations

- **Liquor Liability**: This is included on the COI. If your event requires a liquor license, your club must obtain the license **before the event** to ensure liquor liability coverage is valid.
- **Co-Hosted Events**: If your club is co-hosting with another organization or nonprofit:
  - The COI should list **only your club** as the Named Insured.
  - The co-host must provide their own COI showing their insurance coverage.
- **Multi-Club Events**: If more than one Rotary or Rotaract club is involved, **each club should issue its own COI**.

How to Obtain a COI

- **Standard COI**: Visit the **U.S. Rotary Insurance Portal**. Login details (website, username, and password) are listed under the **"Broker"** section of this document.
- **Non-Standard COI** (e.g., for excess limits): Email a complete copy of the relevant **contract or permit** to the **Hylant Group** at rotary@hylant.com.
- **For more information, watch this video: Certificate of Insurance Video**

ADDITIONAL INSURED ENDORSEMENTS

What Is an Additional Insured?

An Additional Insured is a party added to your club's insurance policy at the request of the Named Insured pursuant to a written contract. The Additional Insured is protected only from claims caused by your club's actions.

- Example: A venue owner may ask to be added as an Additional Insured when your club rents their space.

When Your Club Is Required to Add an Additional Insured

If required by a contract or permit (e.g., for a park or meeting space), your club must add the other party as an Additional Insured. The general liability policy includes an endorsement that adds an Additional Insured when required by written contract. This is often called a "blanket additional insured" provision. The description box of the certificate of insurance states "the Certificate Holder is included as additional insured where required by written contract…"

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

- Some agreements may ask for multiple parties (e.g., a property owner and manager) to be added.
- There is no cost to your club or the other party to add them as an Additional Insured.

When Your Club Should Request It

If your club hires vendors (e.g., caterers, sound techs, event planners), your contract should require them to:

- Carry their own liability insurance.
- Name your club as an Additional Insured on a primary and non-contributory basis.
- Provide a certificate of insurance and endorsement.

This ensures your club is protected if something goes wrong due to the vendor's actions.

- Primary coverage means the vendor's insurance pays first.
- Non-contributory means their insurer can't ask your club's insurer to share the cost.

What It Can't Do

Your club cannot add another organization as an Additional Insured just to give them coverage.

- The Rotary policy only covers others for claims caused by your club's actions.
- It does not cover the other group's own mistakes or unrelated activities.

Each group must have its own insurance.

To request an endorsement, email rotary@hylant.com with:

- A copy of your completed certificate of insurance
- A copy of the contract or permit (must include insurance requirements) requiring the endorsement
- The name and address of the entity to be added as an additional insured
- Your club name or district number
- Event details: name, date(s), description, and location

INCIDENT REPORTING

If an incident or loss occurs:

- Complete the **Incident Report Form** on the U.S. Rotary Insurance Portal.
- **Send the Incident Report immediately** to claims@rotary.org or by fax (847) 556-2147

Do **not** promise coverage, make payments, or accept financial responsibility (except for first aid) without the insurance company's approval.

INSURANCE ASSESSMENTS

Each U.S. Rotary club pays an annual insurance fee, shown as separate line items on the July Club Invoice. Rotaract clubs are billed in January.

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

State/Territory Group	GL rate per member	D&O/EPL rate per member
CA, CT, FL, NH, NJ, NM, NV, NY, OR, PA, UT, WI, WV	**$11.02**	**$1.25**
KY, MT, OH, RI, TN, VA, WA	**$6.82**	**$1.25**
CO, IL, LA, MA, MD, ME, MI, MN, MO, NC, SC, TX, WY	**$5.90**	**$1.25**
AK, AL, AR, AZ, DC, DE, GA, HI, IA, ID, IN, KS, MS, ND, NE, OK, SD, VT	**$4.87**	**$1.25**
U.S. Territories (AS, GU, MP, PR, VI)	**$2.96**	**$1.25**

Example: A club in Illinois with 50 members would pay:

- $295.00 for General Liability
- $62.50 for D&O/EPL

Rates are set by an actuary and based on state-specific claims history, self-insured retention needs, cost of commercial insurance, and premium credits for past performance. Questions? Email insurance@rotary.org

COVERAGES AND LIMITS

COVERAGE LIMITS

Self-Insured Retention (PPH National Insurance Co.)	$250,000
General Liability – Per Occurrence	$2,000,000
Non-Owned & Rented Auto Liability (excess of personal auto coverage)	$2,000,000
Sexual Misconduct Liability	$2,000,000
Excess Liability – Per Occurrence	$5,000,000

Rotary International also purchases **additional catastrophic coverage**.

COVERAGE TERRITORY

The general liability insurance policy covers **bodily injury or property damage** caused by an occurrence that occurs in the United States, its territories and possessions, and Canada.

Limited Worldwide Coverage: If your club is involved in a project **outside** these areas, coverage might still exist —but **only** if the lawsuit is filed in the U.S., its territories, or Canada.

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM
2025/26 General Liability Insurance Policy Guide

NAMED INSURED ENTITIES

The following Rotary organizations in the U.S., its territories and possessions are named insureds:

- Rotary clubs (including Satellite, E-Clubs, Passport, Corporate, Cause-Based, Alumni-based and newly chartered Rotary clubs)
- Rotary districts
- Rotary club and district foundations**
- Interact and Rotaract clubs
- Rotary Community Corps
- Certified Youth Exchange organizations
- Rotary Youth Leadership Awards (RYLA)
- President-elect training seminars and President-elect learning seminars (including multi-district organizations)
- Rotary Zones
- Other Rotary organizations as on file with Rotary International Risk Manager

Insureds include members, employees, and volunteers when acting within the course and scope of their roles for the above organizations.

FOUNDATION COVERAGE CRITERIA

** To be covered under the Program, a club or district foundation must meet the following criteria:

- Foundation was created by a formal decision of a club or district.
- All principals, officers, and board members are dues-paying club members (not honorary members).
- The club or district that created the foundation had sole authority to name or remove foundation board members when the foundation was first formed.
- The foundation is income tax-exempt under section 501(c)(3) of the Internal Revenue Code.
- The foundation operates with the sole purpose of supporting the goals of the club or district through fundraising and contributions to nonprofit organizations and/or individuals in need.

ENTITIES NOT COVERED BY THE PROGRAM

The following organizations are **not insured** under the Program:

- Provisional Rotary clubs
- Fellowship organizations
- Rotary Action Groups
- Inner Wheel organizations
- Gift of Life organizations
- Youthact and Earlyact (or similar youth programs)
- Camp operations and related entities that are organized and run by clubs
- Any other separate entities created by insured clubs or districts that are **not listed** as Named Insureds

Important: Your club may still be protected under the Program for **vicarious liability** arising out of the above entities. Vicarious liability means that one person or organization can be held legally responsible for the actions of another person or entity, even if they didn't do anything wrong themselves.

SEPARATE LEGAL ENTITIES

Only organizations listed as **Named Insureds** are covered under the Program. Separate legal entities (e.g., a separately incorporated group) are **not covered** unless specifically listed as a Named Insured. Questions? Contact insurance@rotary.org

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

COVERAGES PROVIDED

General Liability

Protects clubs from liability claims for bodily injury or property damage to a third party. This coverage is often required when hosting events or renting venues.

Personal & Advertising Injury

Covers claims such as libel, slander, or defamation, and copyright infringement in club advertisements (including online). See Copyright & Infringement below for more information:

Liquor Liability

Covers injury or damage arising from the selling, serving or furnishing of alcoholic beverages. If a liquor license is required, it **must be in place** for coverage to apply. The policy excludes injury arising out of any alcoholic beverage while any required license is not in effect. Note that this coverage is **part of the general liability policy limit** – there is no separate limit for liquor liability. Liquor liability is shown on the Certificate of Insurance.

Best Practices:

- Use a **licensed third-party vendor** to serve alcohol.
- Require the vendor to:
  - Carry **liquor liability insurance** ($1M minimum)
  - Name your club as an **Additional Insured**
  - Provide a **certificate of insurance**
- If club members or volunteers serve alcohol:
  - They should complete **TIPS training** or a similar program. See www.gettips.com

See the Insurance Portal for **Serving Alcohol at Events** loss prevention strategies.

Medical Payments

Pays for medical expenses of third parties injured at a club event—**without admitting fault**. Excludes injuries from athletic events or activities (e.g., sports tournaments, races). If a club/district is sued for athletic injuries, the Program will respond.

Non-Owned & Rented Auto Liability

The Program provides excess liability coverage for auto claims involving rented or non-owned vehicles on Rotary business, but only after the vehicle owner's insurance has been exhausted.

Key Points:

- This coverage is excess to any other insurance available including the driver or owner's personal auto insurance.
- This coverage **protects the Rotary club or district**, **not the owner of the vehicle**.
- If your club owns a vehicle, it must be separately insured.

The Program does not cover:

- Damage to a rented or non-owned vehicle (no comprehensive or collision coverage)
- Driving to or from club meetings or events

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

Trailers

- A trailer is considered part of the vehicle under the policy.
- If a trailer is attached to a vehicle, the **vehicle owner's insurance is primary**.
- If the trailer is **not owned** by the club/district, the Program provides **excess coverage**.
- If the trailer **is owned** by the club/district, **no excess coverage** is provided.
- The Program does **not cover damage to the trailer itself**.

Rental Vehicles

- When renting a vehicle purchase insurance through the rental agency.
- The Program provides excess liability coverage only—no coverage exists for damage to the rental vehicle.

Personal Vehicles (Rotarians, Rotaractors, and Volunteers)

- Anyone using their personal vehicle for Rotary business must:
  - Have **valid auto insurance** with appropriate liability limits.
  - Understand that their **personal insurance is primary.**
  - Know that the Program **does not cover them or their vehicle.**
- For parades or car shows:
  - Participants should sign a waiver acknowledging that damage to their vehicle is not covered.
  - Their personal or commercial auto insurance is responsible for any damage to their vehicle.

Note: The coverage territory for non-owned/hired auto liability coverage is limited to only the U.S., its territories and possessions, and Canada. There is **no coverage** in **Mexico** or other countries.

Sexual Misconduct Liability

Protects clubs from claims involving alleged sexual misconduct. This includes any unwanted sexual involvement or contact. Certificates of Insurance can show this separate coverage limit.

This is **claims-made coverage**—meaning all incidents must be reported **during the policy period**. Even if no claim is expected, report any incident immediately to claims@rotary.org.

If a venue requests proof of abuse/molestation coverage:

- Email rotary@hylant.com and include a copy of the venue agreement

REQUIREMENTS DUE TO PROGRAM LIMITATIONS

Construction Projects

When Additional Insurance Is Required

If the total value of materials (donated or purchased) for your construction project is **$100,000 or more**, your club must purchase a **primary general liability insurance policy** with:

- **Minimum limits** of **$1 million per occurrence**
- Coverage up to the **total project cost**
- **Products liability/completed operations** coverage for **five years**

The Program will provide **excess liability coverage** above your club's primary policy in the event of a **catastrophic loss**.

Note: Damage to property (e.g., equipment, materials, or personal items) in your club's care is **not covered** by the Program. To protect these items, purchase a **Builder's Risk** or **Installation Floater** policy.

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

U.S. Rotary Club and District Liability Insurance Program
2025/26 General Liability Insurance Policy Guide

Action Steps

- **Consult a local insurance professional** to determine your project's insurance needs.
- **Send a Certificate of Insurance (COI)** showing your primary coverage to RI Risk Management: insurance@rotary.org | **Fax: 847-556-2147**
- **Have an attorney review** any contracts related to the construction project.
- **Plan for long-term coverage** (maintenance and ownership) for **five years** after the project is completed.
- **Have all volunteers sign waiver/release forms** acknowledging the risks involved.
- **Report any losses** related to the project to RI Risk Management: claims@rotary.org

Smaller Construction Projects

If your club is doing a **smaller construction or repair project**, the Program's general liability policy remains in place. You will want to:

- **Train your volunteers**
- **Have all volunteers sign waiver/release forms**
- Confirm that Volunteers understand they need **health insurance** for any injury and their own property coverage for their **personal tools or other property**

Fireworks

When Additional Insurance Is Required

If your club signs a contract with a **pyrotechnic firm**, you must:

- Purchase a **primary general liability policy** with at least **$2 million per occurrence/ aggregate**
- Require the pyrotechnic firm to:
  - Carry **$5 million** in liability coverage
  - Name your club as an **Additional Insured** on a **primary and non-contributory** basis
  - Provide a **Certificate of Insurance**

The Program will provide **excess coverage** in the event of a **catastrophic loss**.

Action Steps

- Consult a **local insurance professional**
- Have a **lawyer review** the pyrotechnic contract
- Send a **Certificate of Insurance** to RI Risk Management: insurance@rotary.org | Fax: 847-556-2147
- Report any incidents to claims@rotary.org

This requirement does **not apply** if your club is only **sponsoring or funding** the fireworks and another party (e.g., a municipality or chamber of commerce) signs the contract.

Fireworks Sales

The Program does provide coverage—subject to policy terms—for the **legal sale of pre-wrapped fireworks** purchased from a **licensed third party** for fundraising purposes.

Events with Attendance Over 25,000

Insurance Requirements

If your club is organizing an event expected to draw more than **25,000 attendees**, you must:

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM
2025/26 General Liability Insurance Policy Guide

- Purchase a **primary general liability policy** that:
  - Covers all event-related risks
  - Has a minimum limit of **$1 million per occurrence / $2 million aggregate**
  - Includes **liquor liability**, if alcohol will be served

The Program will provide **excess coverage** in the event of a **catastrophic loss**.

Action Steps

- Consult a **local insurance professional** to assess your event's insurance needs
- Have a **lawyer review** any contracts related to the event
- Send a **Certificate of Insurance** to RI Risk Management: insurance@rotary.org | Fax: 847-556-2147
- Report any incidents to claims@rotary.org

Estimating attendance can be difficult. Underwriters may review permits, news articles, websites, and budgets to assess risk. Your club's **loss history** is available upon request.

Note: If your club is only hosting a **booth** at a large event, these requirements **do not apply**.

NOTABLE POLICY EXCLUSIONS

The following are **excluded** under the General Liability Insurance Policy. For a full list, refer to the policy on the U.S. Rotary Insurance Portal.

Communicable Disease Exclusion

The Program excludes coverage for injuries, claims, or damages related to the transmission of a communicable disease (e.g., COVID-19).

Eldercare Exclusion

The Program excludes coverage for eldercare services provided at an eldercare facility such as an adult day care center or assisted living facility **owned, rented, operated or managed** by a club or another insured. This exclusion does not apply to

- **Meals on Wheels** or similar senior meal programs
- Eldercare services provided at eldercare facilities that are not owned, rented, managed or operated by a club or another insured
- Occasional, **non-professional services for elders** (e.g., home repairs or deliveries)

Childcare Exclusion

The Program excludes coverage for childcare services at a licensed childcare facility owned, rented, operated or managed by a club or another insured. This exclusion does not apply to:

Occasional babysitting by members or volunteers outside of licensed facilities

Aircraft Exclusion

The Program excludes coverage for claims arising out of the ownership, use, or operation of aircraft.

- "Aircraft" includes planes, helicopters, **drones**, satellites, missiles, **hot air balloons**, and even spacecraft.
- If your club is involved in an event with aircraft, consult an insurance professional to get proper coverage.
- If your club owns an aircraft, you must purchase separate insurance.

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025

U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM
2025/26 General Liability Insurance Policy Guide

Note: The program **still covers non-aircraft-related claims**.

Example: Subject to policy terms and conditions, the Program covers a trip and fall at a hot air balloon festival - the claim does not arise out of aircraft.

Professional Services

The Program does not cover claims arising out of professional services such as:

- Medical (doctors, dentists)
- Financial (accountants, auditors)
- Technical (architects, engineers)

These professionals must carry their own insurance.

WHAT'S NOT COVERED (BUT CAN BE PURCHASED LOCALLY)

The following are **not included** in the Program but can be purchased through a local insurance provider:

Accident Insurance – For injuries to volunteers or members

Fidelity Bonds – For members handling money

Crime Insurance – For theft, embezzlement, or social engineering scams (e.g. phishing)

These risks are covered by **Crime Insurance**, also known as a **Fidelity Bond** or **Employee Dishonesty Coverage**.

What Your Club Should Do:

- Consider purchasing a **fidelity bond** for both your club and its foundation.
- Consult a local insurance agent to determine the right coverage and limits based on your club's operations.

Cyber Insurance – For data breaches or online fraud

Event Cancellation Insurance – For costs related to canceled events

Property Insurance – For club-owned property, including property in the care or custody of a club, or loss of property due to theft or embezzlement.

Travel Insurance – For domestic or international travel

COVERED ACTIVITIES & PROGRAMS

Athletic Activities

- The Program excludes medical payments for injuries that occur while someone is practicing, teaching, or participating in an athletic activity. If a club/district is sued for athletic injuries, the Program will respond subject to terms and conditions.
- Always use waivers and release forms for participants and keep them on file, even after the event has ended. See the Insurance Portal for guidance on athletic event safety and waivers.
- There are no exclusions for sport shooting events.

Note: Check with your local school district for student accident coverage. Your club/district can also buy an accident policy.

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM
2025/26 General Liability Insurance Policy Guide

Youth Programs

The Program covers Youth Exchange organizations, RYLA, and Interact, as well as other youth programs and activities.

Youth Resources

Rotary Youth Programs for Young Leaders offers resources for Rotarians who interact with youth in any way. Review these resources available on My Rotary.

- Rotary Youth Protection Guide
- RYLA Handbook

- Interact Guide
- Youth Exchange Handbook

Encourage all club members interacting with youth in any way to complete the online course: Protecting Youth Program Participants (available in the online Learning Center on my.rotary.org)

Also follow Rotary's **Youth Protection Guidelines**, including:

- Reporting to local law enforcement
- Reporting to RI youth protection concerns within 72 hours: https://rotaryyp.caseiq.app/portal

For full details, visit the U.S. Rotary Insurance Portal and review:

- The General Liability Insurance Policy
- Loss Prevention Strategies

ADDITIONAL RESOURCES

DISTRICT INSURANCE REPRESENTATIVE (DIR)

A **DIR** is a Rotarian appointed by the District Governor who understands commercial liability insurance. **A DIR's Role:**

- Share insurance resources with clubs and districts
- Post updates on the district website
- Communicate insurance updates from insurance@rotary.org

LOSS PREVENTION

Loss prevention means reducing the chance of something going wrong—and minimizing the impact if it does.

Resources:

- Visit the U.S. Rotary Insurance Portal
- Go to **Document Library > Loss Prevention Strategies**
- Topics include:
  - Event safety
  - Waivers and releases
  - Contracts
  - Construction projects
  - Alcohol service and more

The U.S. Rotary Club and District Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

Updated July 2025