

# U.S. ROTARY CLUB AND DISTRICT LIABILITY INSURANCE PROGRAM

## General Liability

### 1 July 2021-22 GL Exclusions & Limitations Summary

The 2021-22 General Liability policy contains the same Communicable Disease Exclusion as the expiring 2020-21 General Liability policy.

#### Communicable Disease Exclusion

The Policy does not apply to any liability or any other loss, cost, damage, expense, injury, claim or suit, arising out of, or resulting directly or indirectly, in whole or in part from a communicable disease (including COVID-19).

**Communicable Disease** means any infectious or contagious substance:

- Including, but not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and
- Regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal,

that can cause or threaten damage to human health or human welfare or causes or threatens contamination to property.

For avoidance of doubt, this insurance does not apply to any cost or expense to clean-up, decontaminate, remove, monitor or test for a communicable disease.

**If your Rotary club or district is presented with a COVID-19 claim, it should immediately be reported to RI's Risk Management Department.**

#### Sexual Misconduct Liability Coverage

The Program provides Sexual Misconduct Liability coverage on a claims-made basis to protect clubs and districts from claims arising out of alleged sexual misconduct and molestation. Sexual misconduct means sexual molestation, including but not limited to, any unwanted sexual involvement, sexual conduct or sexual contact.

Claims-made coverage 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. [Separately, follow RI's youth protection guidelines, including reporting any incidents to local law enforcement, and contacting RI staff \(youthprotection@rotary.org\) within 72 hours of the incident.](#)

#### Additional General Liability Policy Exclusions:

##### Aircraft Exclusion

The policy does not provide coverage for claims arising out of any aircraft, including, but not limited to spacecraft, satellite, **hot air balloon, drone**, or missile.

Your club must purchase coverage for events with aircraft activities. Work with an insurance professional on how to properly protect your club or district and review the Loss Prevention Strategies found on Gallagher Insight.

##### Property Exclusion

The Program does not provide any coverage for property in the care, custody or control of a Rotary club or district, or their foundations. This includes property owned by a club or district, or loss of property due to theft or embezzlement. The exclusion extends to property that has been donated or gifted to any club or district foundation. If property coverage is needed, please contact a local insurance professional to obtain property insurance.

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#### Elder Care Services – Designated Services or Operations Exclusion

The program excludes eldercare services performed at an eldercare facility such as an adult day care center or assisted living facility owned, rented, operated or managed by a Named Insured. This exclusion does not apply to:

- Meals on Wheels or similar senior meal services;
- Eldercare services provided by Rotary members or volunteers at eldercare facilities that are not owned, rented, managed or operated by a Named Insured; and
- Occasional non-professional services for elders provided by Rotary members or volunteers such as assisting with home repairs or deliveries.

#### Childcare Services – Designated Services or Operations Exclusion

The Program excludes childcare services performed at a licensed childcare facility owned, rented, operated or managed by a Named Insured. This exclusion does not apply to:

- Occasional babysitting services provided by Rotary members or volunteers outside of a licensed childcare facility.

#### General Liability Policy Limitations:

##### Excess Insurance Provisions Amendatory Endorsement

If your Rotary club or district organizes any of the following events or projects, your Rotary club or district must purchase primary insurance and the Program's insurance will be excess over that primary insurance:

- Events organized by Rotary clubs or districts or other insured entities that draw 25,000 or more attendees.
- Construction projects where the value of materials (donated or purchased) is \$50,000 or more.
- Firework displays by a pyrotechnic firm that has entered into an agreement with a Rotary club or district or other insured entity.

Events / Activities	What it Means to Your Club/District
<b>Events with Attendance Exceeding 25,000</b>	<ul style="list-style-type: none"><li>• Purchase a primary general liability policy (that includes coverage for your event's risks/exposures) with a minimum limit of \$1M per occurrence / \$2M aggregate including liquor liability if applicable to your event.<ul style="list-style-type: none"><li>○ Contact an insurance agent or broker to discuss your insurance needs for your event.</li></ul></li><li>• The Program will provide excess insurance over a club or district's primary insurance policy in the case of a catastrophic loss.<ul style="list-style-type: none"><li>○ Contact RI Risk Management if your club or district incurs a loss from your event</li></ul></li><li>• <b>Send RI Risk Management a Certificate of Insurance evidencing primary coverage is in place for your club or district's event.</b><ul style="list-style-type: none"><li>○ <b>Email to <a href="mailto:insurance@rotary.org">insurance@rotary.org</a> fax to: 847-556-2147</b></li></ul></li><li>• The Rotary club or district should:<ul style="list-style-type: none"><li>○ Have an attorney review any contract associated with the event.</li><li>○ Require your club or district to be named as an additional insured on a primary and non-contributory basis on any vendor's applicable insurance policy(ies) and be provided a certificate of insurance.</li><li>○ Limit indemnification to risks you control or you could be held responsible for claims arising from acts or omissions of a vendor or third party</li></ul></li></ul>
<b>Construction projects</b> Where the value of materials (donated or purchased) is \$50,000 or more the Program's coverage is excess over the required primary limit of liability.	<ul style="list-style-type: none"><li>• Purchase a primary liability insurance policy with minimum limits of \$1M per occurrence up to the project cost including products liability and completed operations for 5 years.<ul style="list-style-type: none"><li>○ Contact an insurance agent or broker to discuss insurance needs for your construction project.</li></ul></li><li>• The Program will provide excess insurance over a club or district's primary insurance policy in the case of a catastrophic loss.</li></ul>

The U.S. Rotary Clubs and Districts 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.

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	<ul style="list-style-type: none"> <li>o Contact RI Risk Management if your club or district incurs a loss from your event</li> <li>• <b>Send RI Risk Management a Certificate of Insurance evidencing primary coverage is in place for your project or activity.</b> <ul style="list-style-type: none"> <li>o <b>Email to <a href="mailto:insurance@rotary.org">insurance@rotary.org</a> fax to: 847-556-2147</b></li> </ul> </li> <li>• The Rotary club or district should: <ul style="list-style-type: none"> <li>o Have an attorney review any contracts associated with the construction project;</li> <li>o Be named as an additional insured on a primary and non-contributory basis on the contractor's applicable insurance policy(ies) and be provided a certificate of insurance;</li> <li>o Agree to indemnify another party only for the acts or omissions of your own club/district;</li> <li>o Avoid indemnifying another party for risks your club cannot or does not control;</li> <li>o Have a plan for coverage once the construction project is done (maintenance and ownership).</li> </ul> </li> </ul> <p>Review the Loss Prevention Strategies on <a href="#">Gallagher Insurance Website</a>.</p>
<p><b>Fireworks</b> When your club signs an agreement with a pyrotechnic firm the Program's coverage is excess over the required primary limit of liability.</p>	<ul style="list-style-type: none"> <li>• Purchase a primary general liability policy with a minimum limit of \$5M per occurrence. <ul style="list-style-type: none"> <li>o Contact an insurance agent or broker to discuss your insurance needs for your event.</li> </ul> </li> <li>• The Program will provide excess insurance over a club or district's primary insurance policy in the case of a catastrophic loss. <ul style="list-style-type: none"> <li>o Contact RI Risk Management if your club or district incurs a loss from your event.</li> </ul> </li> <li>• <b>Send RI Risk Management a Certificate of Insurance evidencing primary coverage is in place for your club or district's event.</b> <ul style="list-style-type: none"> <li>o <b>Email to <a href="mailto:insurance@rotary.org">insurance@rotary.org</a> fax to: 847-556-2147</b></li> </ul> </li> <li>• The pyrotechnics firm the Rotary club or district is contracting with must have a general liability policy with minimum of \$5M per occurrence or the minimum limits required by the city/municipality, whichever amount is greater.</li> <li>• The Rotary club or district should: <ul style="list-style-type: none"> <li>o Have an attorney review any contracts associated with the pyrotechnic firm;</li> <li>o Be named as an additional insured on a primary and non-contributory basis on the pyrotechnic firm's applicable insurance policy(ies) and be provided a certificate of insurance;</li> <li>o Limit indemnification to risks you control or you could be held responsible for claims arising from acts or omissions of the pyrotechnic firm or another party.</li> </ul> </li> </ul> <p>Review the Loss Prevention Strategies found on <a href="#">Gallagher Insurance Website</a>.</p>
<p><b>Club or District Purchased Coverage</b> Any general or other liability insurance purchased by a Rotary club, district, or foundation or any other insured entity for its operations, projects, services, programs, fundraising events, or liability arising out of club or district owned property.</p>	<p>The Program will respond to a loss on an excess basis after exhaustion of any general or other liability insurance purchased by a Rotary club, district, or other insured entity for its operations, projects, services, programs, fundraising events, or liability arising out of club or district owned property.</p>