

**From:** Risk Management <insurance@rotary.org>

**Sent:** Tuesday, July 30, 2019 10:22 PM

**To:** nklein2@neb.rr.com

**Subject:** U.S. Rotary Clubs and Districts Liability Insurance Program (Program) – 1 July 2019/2020 policy year insurance information



## RISK MANAGEMENT

**The U.S. Rotary Clubs and Districts 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.**

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The Program's insurance policies have been renewed for the policy term 1 July 2019-2020. The 2019-20 Certificate of Insurance is posted on the broker website, Gallagher Insight. Rotary July Club Invoice includes insurance assessments (for general liability and D&O/EPL), which pay for this Program.

General liability insurance coverage remains the same, with exception of the changes noted in this letter and on the **Gallagher Insight broker website**. There are no changes to D&O/EPL insurance coverage.

Please visit Gallagher Insight website to learn about the insurance policies and coverage changes

<https://insight.ajg.com>

**Username:** [rotary@ajg.com](mailto:rotary@ajg.com)

**Password:** rotarian1

### **2019-20 Changes:**

- **Aircraft.** There is **no coverage for aircraft**, which includes drones and hot air balloons. If your club's fundraiser or other event includes aircraft your club will need to purchase appropriate insurance locally.

- **Construction.** If your club is considering or is involved in a construction project please note that if the materials (whether purchased or donated) for the project are \$50,000 or more, your club will need to purchase primary general liability insurance.

**Review the [2019-20 GL Policy Changes](#) document under Quick Links on Gallagher Insight for more information.**

#### **Other Reminders:**

- **Events with more than 25,000 attendees.** Rotary clubs that organize events exceeding 25,000 attendees over the entire period are required to purchase a primary general liability policy.
- **Fireworks.** If your Rotary club enters into a contract with a pyrotechnic firm or other company hired to detonate fireworks, your club or district is required to purchase a primary general liability policy.
- **Copyright Infringement.** In the past year, several clubs and districts have received a request for payment from a law firm claiming the club or district did not have permission to use a copyrighted photo or image on their website. If you do not own it, do not print or post it without receiving permission from the owner. If your club has received a demand for payment relating to copyright infringement, notify [claims@rotary.org](mailto:claims@rotary.org).

**Review the [Insurance Policy Summaries](#) document under Quick Links on Gallagher Insight for more information.**

#### **Future underwriting survey notice:**

The insurance providers require underwriting information from Rotary clubs and districts to continue to provide the Program's insurance policies. In order to comply, Rotary's Risk Management will be sending a survey to all U.S. Rotary clubs and districts in the Fall of 2019 asking for required information.

**It is important that each club and district respond to the survey, to ensure complete underwriting is provided to the insurance providers.** An email to U.S. club and district officers will precede the survey, advising how to access the survey. Thank you in advance.

#### **Incident Reporting:**

Immediately report all incidents and/or losses to Risk Management. Insurance coverage will be jeopardized if you voluntarily promise insurance coverage, make payments, or assume any financial obligation, other than providing first-aid, without the insurance company's consent.

An Incident Report is notice of an occurrence/loss that may or may not lead to a compensable claim. The Incident Report form is on Gallagher Insight. Submit the Incident Report form to Risk Management by email: [claims@rotary.org](mailto:claims@rotary.org) or by fax (847) 556-2147.

**Insurance Resources:**

All Program insurance resources, including copies of insurance policies, summaries, loss prevention strategies, certificate of insurance, and incident reports can be found on Gallagher Insight, the dedicated Program insurance website for U.S. Rotarians.

<https://insight.ajg.com>

**Username:** [rotary@ajg.com](mailto:rotary@ajg.com)

**Password:** rotarian1

This website is for U.S. Rotary clubs and districts and Rotaract clubs use only. Please share this link and log-in with your club.

Regards,  
Risk Management

<b>Insurance Broker</b>	<b>Rotary Risk Management</b>			
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