

From: Risk Management <insurance@rotary.org>

Sent: Wednesday, March 27, 2019 1:36 PM

To: nklein2@neb.rr.com

Subject: U.S. Rotary Club and District Liability Insurance Program - Insurance Update to Rotary Clubs & Districts



RISK MANAGEMENT

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

Required Renewal Notification: This message is to inform you that the Program's current liability policies will expire 1 July 2019 12:01 a.m. We want to advise you that the renewal policy terms and conditions may reduce coverage or be more restrictive than the expiring policy based on the underwriting information provided to insurers.

New insurance policies will be purchased to provide continuous coverage and we will make every effort to provide the same broad coverage as per the expiring policy with the exceptions listed below. So that you are able to include the insurance charge for your club in your budgeting process, we will provide renewal premium/rate information to you, by email, in June.

New: The Program was not designed to cover, nor does the premium charged reflect clubs/districts involvement in the following high risk/exposure unique areas:

- construction projects with materials valued over \$25,000
- ownership or operation of trains
- aircraft, including helicopters, drones, and hot air balloons
- fireworks
- ambulance service
- buildings or land donated to club/district foundations
- camps - (other than weekend camps) - camp facilities that are owned and operated by the club

- non-Rotary businesses that are operated out of a club facility / ongoing operations
- separate legal entities other than a club, district, club foundation or district foundation
- events with a total of 25,000 attendees

If your club/district is involved in any of the above service projects, fundraisers or ongoing operations, your club needs to purchase appropriate insurance coverage for it.

Club sponsored events with attendance of 25,000: If your club is organizing an event that draws 25,000 or more attendees, your club is required to purchase a primary special events liability policy that includes liquor liability if liquor is being served at the event. If you advertise your event or a local newspaper or event finder website indicates an attendance of 25,000 people you will need to purchase this primary coverage. When your club is a vendor at the State Fair, this requirement does not apply - but it does apply if your club organizes, sponsors, or puts on the large event.

NOTE: Just as you cannot “lend” your health insurance coverage to another person you cannot “lend” the Club’s liability insurance to another nonprofit or an organization your Club is working or partnering with on an event. Always confirm that the other organization has insurance coverage in place.

Future emails: Rotary Risk Management will be sending emails to club & district officers:

- In June - to inform clubs about 2019-20 insurance assessment rates
- In July - to inform clubs about 2019-20 renewed insurance policies and available insurance resources

Insurance Website: See below for information on how to access the website set up for U.S. Rotarians.

To learn more about the Program, as well as review copies of the insurance policies, summaries, loss control documents, and obtain a certificate of insurance, please visit the *Gallagher Insight* website:

Website address: <https://insight.ajg.com>

Username: rotary@ajg.com

Password: rotarian1

Rotarians can also contact Gallagher by email (rotary@ajg.com) or by phone: 1.833.3ROTARY (833.376.8279)

This website is for U.S. Rotary club/district use only and is the exclusive source for all the Program's documents, forms, loss control guidelines, and the certificate of insurance.

Please share this link/login to Gallagher Insight website with Rotarians in your club/district.

Regards,

Rotary Risk Management Team

Contact Information

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This message is being sent to current Presidents, President Elects, Treasurers, Secretaries, District Governors, District Governors Elect and District Insurance Representatives in the U.S. and its possessions and territories.

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This is a copy of an email sent from Rotary International Risk Management to the recipients listed in the email on June 8, 2018. Subject line: U.S. Rotary Club and District Liability Insurance Program - Insurance Update to Rotary Clubs & Districts