

Insured U.S. Rotary Clubs and Districts:

U.S. Rotary Clubs and Districts are afforded general liability (GL) and directors & officers/employment practices liability (D&O/EPL) insurance through the U.S. Rotary Club and District Liability Insurance Program (Program).

Please share the following information with your fellow Rotarians:



1. **Property Insurance Coverage.** There is **no** coverage under the Program for damage to property of any kind (whether leased, borrowed, or owned) while in the insured's care, custody or control. *Please seek local insurance counsel for advice on placing property insurance.*
2. **Copyright Infringement.** We have received several claims alleging inappropriate use of copyrighted literary writings. We would like to caution all clubs/districts that, if you are interested in using literary works such as songs, poems, illustrations, photographs, charts, or graphs, you must determine if permission is needed from the author, and if so, you should receive written permission prior to use. It is always prudent to assume that material is protected until you clearly determine otherwise. This includes the use of literary works in presentations, on your club/district website, or in a newsletter. www.copyright.gov is a useful website that provides guidance on copyright laws, but *when in doubt, consult with an attorney.*
3. **Athletic Activities – Bicycle Events.** Several claims have been filed recently arising from injuries as a result of participation in bicycle events and other athletic events. To protect your club/district against liability exposures please ensure proper waivers and release forms are signed by participants. Sample waiver language and **Loss Control Guidelines for Athletic Events and Activities** can be found on the ***Insurance Information Portal***.
4. **Providing Additional Insured Status.** Additional Insured status will **ONLY** be provided if **required in a written contract or permit**. This is a requirement stated in the insurance policy. An Additional Insured is a person or organization for who limited insured status is granted. Additional Insured status provides limited coverage for an entity in the event a claim arises from your club/district's activities or operations. An Additional Insured is **not** covered for its own activities or operations. Please allow **10 business days** for the processing of Additional Insured endorsements.
5. **Insurance for Non-Rotary Entities.** Coverage provided through the Program is **not transferable** to non-Rotary entities and the insurance company will not honor such arrangements. Please ensure that all entities involved in the event or activities carry the appropriate general liability coverage.
6. **Contracts & Agreements.** If your club/district enters into partnership or relationship with other organizations (both for and not for profit), please ensure that a written contract defining each party's roles and responsibilities is in place. The contract should include indemnification and insurance clauses and should be reviewed by legal counsel. When a claim occurs, contracts can help determine liability and resolve claims quicker.

One Rotary Center
1560 Sherman Avenue
Evanston, Illinois
60201-3698 USA
PH 847.866.3000
FAX 847.328.8554
www.rotary.org

Ensure that your club does not enter into contracts without expiration dates (evergreen or self-renewing contracts). The club may lose sight of this long-term arrangement, yet, the legal obligation remains.

7. **Loss Control Guidelines.** Is your club organizing a 5K walk/run, planning a food festival or renovating a playground? If so, please visit ***Insurance Information Portal*** for loss control guidelines for these activities or other projects and events your club/district undertakes.
 8. **Events with Attendance Exceeding 25,000.** Effective 1 July 2010, Rotary clubs and districts that organize events exceeding 25,000 attendees over the entire event period are required to purchase primary general/special events liability coverage with a minimum limit of \$1 million per occurrence/\$2 million aggregate to cover liability arising from such event. The Program will provide coverage for any one loss in excess of \$1 million or total losses exceeding \$2 million in any policy year.
 9. **Claim Reporting.** Any incident that arises from a club/district event or activity must be reported immediately to allow for proper incident investigation. Claim forms can be found on the ***Insurance Information Portal*** and should be submitted to RI Risk Management by e-mail to insurance@rotary.org or by fax to (847) 556-2147. Late reporting may affect whether or not the insurance company will provide coverage.
- NOTE:** Your coverage under the insurance policy will be jeopardized if you voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without the insurance company's consent. The insurance policy prohibits this. **DO NOT** admit liability or suggest compensation will be offered. **DO NOT** try to handle the claim without the assistance of the insurance company.
10. **Request for General Email Address.** If your Rotary club/district has a general email address that you would like us to use for future mailings, please email it to insurance@rotary.org.
 11. **Certificate of Insurance.** Please visit the ***Insurance Information Portal*** to download the 2011-12 certificate of insurance.
 12. **Insurance Information Portal.** For information about the Program, including loss control guidelines, insurance policies, and certificates of insurance, please visit the ***Insurance Information Portal*** at www.locktonportal.com/sites/rotary/resources. User name and password for the Portal have been included in the email to Rotary club and district officers.
 13. **2011-12 Insurance Assessment Rates.** Assessments are allocated annually to all insured U.S. Rotary clubs through the 1 July Semi-Annual Report. General liability (GL) assessment rates are based on the frequency and severity of claims experienced in each state. Directors & officers/employment practices liability (D&O/EPL) assessment rates are the same for all states. The 2011-12 rates per member are:

	GL Rate	D&O/EPL Rate
FL/ME/NJ/NY/OR/RI	\$4.50	\$0.40
CA/CT/HI/IL/IN/LA/MA/MN/MO/TN/TX/WA/WI	\$2.72	
US - All other states	\$1.87	
U.S. Territories & Possessions	\$1.00	

14. If you have any insurance coverage or certificate of insurance questions, including requests for Additional Insured policy endorsements, please contact **Lockton** by phone at (800) 921-3172 or e-mail at rotary@lockton.com. Please allow 10 business days for the processing of Additional Insured endorsements.

Sincerely,

Jodi Steel
 Risk Manager
 Rotary International