

Insurance

Frequently asked questions

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Insurance coverage

How do I apply for insurance coverage for an upcoming club event? Coverage is automatic for active clubs and districts in the United States and its territories and possessions. No application is necessary.

What happens if a Rotarian or volunteer worker gets injured on a club or district project? Will the program provide coverage for their medical expenses? The program protects your organization from its legal liability to third parties and is not a substitute for personal medical coverage of your organization's members. The individual Rotarian or volunteer's health insurance plan should respond.

Our club is participating in an event where alcoholic beverages will be served and sold. Is liquor liability coverage provided under the program? Yes, liquor liability coverage is provided for damage to a third party arising from the occasional selling, servicing, or furnishing of alcoholic beverages.

My club is donating a firetruck to a charity in Mexico and will be driving it there. Will the non-owned and hired automobile liability provide coverage for this project? No, coverage is not available for travel in Mexico. It is recommended that you secure a liability policy through a Mexican insurer before traveling or immediately upon crossing the border. Without such coverage, the driver of the vehicle could be jailed.

Is there liability coverage under the program for the operation of vehicles, including buses and trailers, hired by, rented by, or loaned to my club? Yes, but the owner's automobile insurance is primary, and the coverage provided under the program would provide excess coverage. Comprehensive and collision coverage is not provided by the program.

Will the program provide coverage for a fundraiser in which Rotarians offer valet parking service for a spring festival? Limited coverage is provided for the parking of cars on or next to property your club or district owns or rents. However, the program does not provide coverage for damage to property in the care, custody, and control of the club. If a car driven by a Rotarian is

somehow damaged, the cost to repair the damage is not provided under the program.

Our club or district is going to rent equipment for an event. Should we purchase the optional insurance to cover property damage to the equipment, or are we covered under the general liability program? The program does not provide coverage for damage to property that is in the care, custody, and control of a club or district. This applies to all property regardless if it is leased, borrowed, or owned, while in the insured's care. It would be the club or district's decision whether or not to purchase the optional insurance to cover property damage.

I noticed that spectators' liability and participant legal liability are key exclusions of the program. Does that mean there is no coverage for an injured spectator or participant of a club sporting event? Coverage is only provided if there is legal liability resulting from the negligence of your club or district. If the spectator or participant injures someone and is held legally liable, coverage is excluded.

Does the program provide coverage for set up, detonation, or cleanup of fireworks? No, the program does not provide this coverage. These activities should be handled by licensed pyrotechnic professionals who have their own appropriate insurance coverage. If your club or district is planning a fireworks event in which your club or organization is setting up, detonating, or cleaning up fireworks, it is strongly recommended that your organization secure a special-event policy. Please contact your local insurance agent or broker for more information.

Our club is thinking about leasing park or school district property to construct improvements over the course of many years. What is covered by the program? Only general liability insurance is provided. Coverage is available when a third party is injured, arising from your club's legal liability. There is no coverage for the property itself, and there is no coverage for Rotarians, volunteers, or contractors who are injured while doing the construction work. It is recommended that you contact an insurance agent to see whether to purchase a worker's compensation policy. Or, have volunteers sign waivers. If using an outside contractor, have a written contract that is legally reviewed in place, along with appropriate insurance and indemnification provisions. After completing construction, if your club will not be actively maintaining the property, we recommend that your club terminate the lease so the city's park or school district personnel are responsible for all maintenance and any associated liability.

Certificate of insurance

My club has been asked to provide evidence of the insurance coverage provided through the U.S. Club and District General Liability Insurance program. What is needed to do this? What you need is a certificate of insurance. Certificates show proof of the insurance that covers your club or district. Listed on the certificate are the coverage limits, policy period, and insurance carriers.

How do I get a certificate of insurance? Certificates of insurance can be created right from your computer. Refer to the [certificate of insurance instructions](#). If further assistance is needed, contact Lockton Companies at 800-921-3172.

What happens when a party with whom we contract refuses to accept our certificate of insurance and requests a special form, copy of our policy, or other type of endorsement?

The general liability insurance provided to U.S. clubs and districts is broad in scope. In most cases, it will be acceptable to contracting parties, municipalities, and other organizations. However, if the certificate of insurance does not satisfy the other party, please contact our insurance broker, Lockton Companies, for assistance. Please remember that modifications to the standard certificate of insurance are not permitted by the insurer.

A vendor wants to participate in an event our club is organizing. What should we do to protect our club from liability? Have a written contract in place that includes indemnification or hold harmless language, and require that vendor to name your club or district as an additional insured on its general liability policy so your club or district is not held responsible for the acts of that vendor. Additional insured status should always be requested from vendors when you do not have full control over that vendor. To ensure additional insured status is provided, request that the vendor provide your club with a certificate of insurance with the additional insured language. Always have your contracts reviewed by local legal counsel.

When should additional insured status be provided? Additional insured status is only provided to another entity when required by a written agreement, such as a contract or permit.