

U.S. ROTARY CLUBS AND DISTRICTS LIABILITY INSURANCE PROGRAM

Program Overview

Active U.S. Rotary clubs are automatically insured by the U.S. Clubs & Districts Liability Insurance Program and pay for this insurance on the July Club Invoice.

1 • Policy Limits & Coverage Description

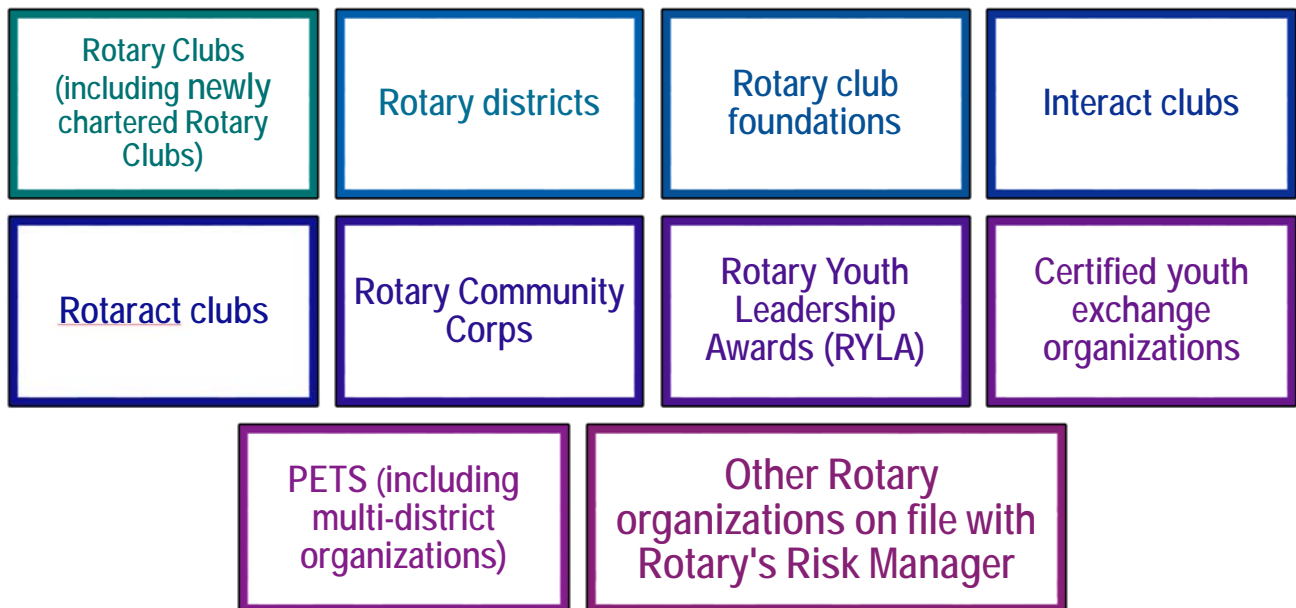
Insurance	Per Claim Maximum*	Retention**	Description
General Liability (GL)	\$7,250,000	\$250,000	GL protects clubs/districts against liability claims for bodily injury to a third party and damage to a third party's property. <ul style="list-style-type: none"> This insurance is for events, fundraisers, other activities. Includes Liquor Liability and Non-Owned/Rented Auto Liability coverage.
Directors' & Officers' / Employment Practices Liability (D&O / EPL)	\$2,025,000	\$25,000	D&O is for claims made against club/district directors and officers that result from their activities, such as managing financial affairs and establishing policies. EPL is for claims arising out of club/district employment practices. Can apply to some liability claims from membership issues.

*Includes retention limit. Additionally, Rotary's Risk Management purchases additional limits for catastrophic events.

**The cost of defending and settling claims within the retention is included in the insurance assessments collected from U.S. Rotarians through July Invoice.

2 • Who is Insured?

These active Rotary club and district organizations are Named Insureds:



Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the respective insurance policies.

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• Insurance and Contact Information

To review the insurance policies, summaries, loss control documents, and **obtain a certificate of insurance**, visit the *Insurance Information Portal*: [.https://insight.ajg.com](https://insight.ajg.com).



Note: Username and password are case-sensitive. This portal is for U.S. Rotary club/district use only. Please feel free to share this information with those in your club/district, but avoid posting it in places (including unsecure club websites) where it is easily accessible by outside parties.

For any questions, contact

- RI Risk Management at insurance@rotary.org.
- Gallagher by email (rotary@ajg.com) or phone: 1.833.3ROTARY (1.833.376.8279).

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• Documents Found on Gallagher's website

Loss Control topics (additional topics on the website)

- Athletic Events
- Contract Best Practices
- Inflatables (bouncy house)
- Use of Golf Carts

Insurance Policy Documents

- Insurance Program Overview
- General Liability Insurance Summary
- Directors & Officers Insurance Summary
- FAQ

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• Report All Incidents Immediately

Please 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's website.

Submit the Incident Report Form to Risk Management by email to claims@rotary.org or by fax to (847) 556-2147.

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