

U.S. ROTARY CLUBS AND DISTRICTS LIABILITY INSURANCE PROGRAM

General Liability

1 July 2019/20 Policy Changes Summary

The 2019-20 General Liability policy contains two new endorsements.

1. Revised Aircraft Exclusion (Endt. 31)

- Aircraft - Any aircraft, including, but not limited to spacecraft, satellite, **hot air balloon, drone**, or missile.

Revision	What it Means to Your Club/District
<p>Aircraft Any aircraft (which includes spacecraft, satellite, drone, missile or hot air balloon) is excluded from coverage.</p>	<p>Your club must purchase coverage for events with aircraft activities. Work with an insurance professional on how to properly protect your club or district. Review the Loss Prevention Strategies found on Gallagher Insight.</p>

2. Revised Excess Insurance Provisions Amendatory Endorsement (Endt. 7)

If your Rotary club or district organizes any of the following events or projects, your Rotary club or district must purchase primary insurance and the Program's insurance will be excess over that primary insurance:

- Events organized by Rotary clubs or districts or other insured entities that draw 25,000 or more attendees.
- Construction projects where the value of materials (donated or purchased) is \$50,000 or more.
- Firework displays by a pyrotechnic firm that has entered into an agreement with a Rotary club or district or other insured entity.
- Any insurance purchased by or available to a Rotary club or district or other insured entity for its operations, projects, services, programs, fundraising events, or liability arising out of club or district owned property.

Revision	What it Means to Your Club/District
<p>Events with Attendance Exceeding 25,000</p>	<ul style="list-style-type: none"> ● Purchase a primary general liability policy (that includes coverage for your event's risks/exposures) with a minimum limit of \$1M per occurrence / \$2M aggregate including liquor liability if applicable to your event. <ul style="list-style-type: none"> ○ Contact an insurance agent or broker to discuss your insurance needs for your event. ○ An attorney should review all contracts. ○ Do not agree to indemnify any vendors or contractors for anything your club cannot or does not control. ○ Your club or district should be named as an additional insured on a primary and non-contributory basis on any vendor's applicable insurance policy(ies); ● The Program will provide excess insurance over a club or district's primary insurance policy in the case of a catastrophic loss. <ul style="list-style-type: none"> ○ Contact Risk Management if your club or district incurs a loss from your event ● Send Risk Management a Certificate of Insurance evidencing primary coverage is in place for your club or district's event. <ul style="list-style-type: none"> ○ Email to insurance@rotary.org fax to: 847-556-2147
<p>Construction projects Where the value of materials (donated or purchased) is \$50,000 or more the Program's coverage is excess over the required primary limit of liability.</p>	<ul style="list-style-type: none"> ● Purchase a primary liability insurance policy with minimum limits of \$1M per occurrence up to the project cost including products liability and completed operations for 5 years. <ul style="list-style-type: none"> ○ Contact an insurance agent or broker to discuss your insurance needs for your construction project. ● The Program will provide excess insurance over a club or district's primary insurance policy in the case of a catastrophic loss. <ul style="list-style-type: none"> ○ Contact Risk Management if your club or district incurs a loss from your event ● Send Risk Management a Certificate of Insurance evidencing primary coverage is in place for your project or activity. <ul style="list-style-type: none"> ○ Email to insurance@rotary.org fax to: 847-556-2147

U.S. ROTARY CLUBS AND DISTRICTS LIABILITY INSURANCE PROGRAM

General Liability

1 July 2019/20 Policy Changes Summary

	<ul style="list-style-type: none"> • The Rotary club or district should: <ul style="list-style-type: none"> ○ Have an attorney should review any contracts associated with the construction project. ○ Do not agree to indemnify any party for anything your club cannot or does not control; ○ Be named as an additional insured on a primary and non-contributory basis on the contractor’s applicable insurance policy(ies); ○ Have a plan for coverage once the construction project is done (maintenance and ownership). <p>Review the Loss Prevention Strategies on Gallagher Insight</p>
<p>Fireworks</p> <p>When your club signs an agreement with a pyrotechnic firm the Program’s coverage is excess over the required primary limit of liability.</p>	<ul style="list-style-type: none"> • Purchase a primary general liability policy with a minimum limit of \$5M per occurrence. <ul style="list-style-type: none"> ○ Contact an insurance agent or broker to discuss your insurance needs for your event. • The Program will provide excess insurance over a club or district’s primary insurance policy in the case of a catastrophic loss. <ul style="list-style-type: none"> ○ Contact Risk Management if your club or district incurs a loss from your event. • Send Risk Management a Certificate of Insurance evidencing primary coverage is in place for your club or district’s event. <ul style="list-style-type: none"> ○ Email to insurance@rotary.org fax to: 847-556-2147 • The pyrotechnics firm the Rotary club or district is contracting with must have a general liability policy with minimum of \$5M per occurrence or the minimum limits required by the city/municipality, whichever amount is greater. • An attorney should review the contract with the pyrotechnic firm. Do not agree to indemnify the pyrotechnic firm for anything your club cannot or does not control. • Insurance requirements in the contract with the pyrotechnic firm should include: <ul style="list-style-type: none"> ○ providing a certificate of insurance to your club and, ○ your club being named as an additional insured on a primary non-contributory basis. <p>Review the Loss Prevention Strategies found on Gallagher Insight</p>
<p>Club or District Purchased Coverage</p> <p>Any general or other liability insurance purchased by a Rotary club, district, or foundation or any other insured entity for its operations, projects, services, programs, fundraising events, or liability arising out of club or district owned property.</p>	<p>This is a clarification – if there is any general or other liability coverage available, the Program will respond to a loss on an excess basis after primary insurance is exhausted.</p>