

U.S. ROTARY CLUBS AND DISTRICTS LIABILITY INSURANCE PROGRAM

General Liability

1 July 2020-21 GL Exclusions & Limitations Summary

The 2020-21 General Liability policy contains one new endorsement, a Communicable Disease Exclusion.

Communicable Disease Exclusion

The Policy does not apply to any liability or any other loss, cost, damage, expense, injury, claim or suit, arising out of, or resulting directly or indirectly, in whole or in part from a communicable disease (including COVID-19).

Communicable Disease means any infectious or contagious substance:

- Including, but not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and
- Regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal,

that can cause or threaten damage to human health or human welfare or causes or threatens contamination to property.

For avoidance of doubt, this insurance does not apply to any cost or expense to clean-up, decontaminate, remove, monitor or test for a communicable disease.

If your Rotary club or district is presented with a claim, it should immediately be reported to RI's Risk Management Department.

Additional General Liability Policy Exclusions:

Aircraft Exclusion

The policy does not provide coverage for claims arising out of any aircraft, including, but not limited to spacecraft, satellite, **hot air balloon, drone**, or missile.

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.

Property Exclusion

The Program does not provide any coverage for property in the care, custody and control of a Rotary club or district, or their foundations. This includes property owned by a club or district, or loss of property due to theft or embezzlement. The exclusion extends to property that has been donated or gifted to any club or district foundation. If property coverage is needed, please contact a local insurance professional to obtain property insurance.

Elder Care Services – Designated Services or Operations Exclusion

Eldercare services performed at an eldercare facility such as an adult day care center or assisted living facility owned, rented, operated or managed by a Named Insured. This exclusion does not apply to:

- Meals on Wheels or similar senior meal services;
- Eldercare services provided by Rotary members or volunteers at eldercare facilities that are not owned, rented, managed or operated by a Named Insured; and
- Occasional non-professional services for elders provided by Rotary members or volunteers such as assisting with home repairs or deliveries.

Childcare Services – Designated Services or Operations Exclusion

Childcare services performed at a licensed childcare facility owned, rented, operated or managed by a Named Insured. This exclusion does not apply to:

- Occasional babysitting services provided by Rotary members or volunteers outside of a licensed childcare facility.

The U.S. Rotary Clubs and Districts Liability Insurance Program provides coverage subject to policy terms and conditions. Nothing in this document shall be construed to extend, alter, vary, or waive any of the provisions of the policies.

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General Liability Policy Limitations:

Excess Insurance Provisions Amendatory Endorsement

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.

Events / Activities	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. • 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 RI Risk Management if your club or district incurs a loss from your event • Send RI 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 Rotary club or district should: <ul style="list-style-type: none"> ○ Have an attorney review any contract associated with the event. ○ Require your club or district to be named as an additional insured on a primary and non-contributory basis on any vendor's applicable insurance policy(ies) and be provided a certificate of insurance. ○ Not agree to indemnify any vendors or contracts for anything your club or district cannot or does not control.
<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 RI Risk Management if your club or district incurs a loss from your event • Send RI 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 • The Rotary club or district should: <ul style="list-style-type: none"> ○ Have an attorney review any contracts associated with the construction project; ○ Be named as an additional insured on a primary and non-contributory basis on the contractor's applicable insurance policy(ies) and be provided a certificate of insurance; ○ Not agree to indemnify any party for anything your club or district cannot or does not control; ○ Have a plan for coverage once the construction project is done (maintenance and ownership). <p>Review the Loss Prevention Strategies on Gallagher Insurance Website.</p>

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<p>Fireworks 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 RI Risk Management if your club or district incurs a loss from your event.• Send RI 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.• The Rotary club or district should:<ul style="list-style-type: none">◦ Have an attorney review any contracts associated with the pyrotechnic firm;◦ Be named as an additional insured on a primary and non-contributory basis on the pyrotechnic firm's applicable insurance policy(ies) and be provided a certificate of insurance;◦ Not agree to indemnify pyrotechnic firm for anything your club or district cannot or does not control. <p>Review the Loss Prevention Strategies found on Gallagher Insurance Website.</p>
<p>Club or District Purchased Coverage 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>