



RISK MANAGEMENT

The U.S. Rotary Clubs and Districts Liability Insurance Program ("Program") provides all U.S. Rotary clubs and districts and Rotaract clubs with general liability (GL) and directors' and officers'/employment practices liability (D&O/EPL) insurance.

Current Rotary Club Officers:

The Program's insurance policies have been renewed for the policy term 1 July 2020-21. The General Liability policy effective 1 July 2020 includes a communicable disease exclusion that applies to COVID-19.

COMMUNICABLE DISEASE EXCLUSION:

This global pandemic has created tremendous challenges for the Rotary community as well as the insurance industry. As insurers are inundated with COVID-19 claims for loss of business, most insurers are now excluding coverage for liability claims arising out of communicable diseases including COVID-19. As a result, the current general liability policies for the Program have a communicable disease exclusion. **This means 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.**

Only the general liability policy contains a communicable disease exclusion. Although there is no communicable disease exclusion on the D&O/EPL policies, the Program's D&O coverage excludes bodily injury meaning any actual or alleged bodily injury, sickness, disease, death, emotional distress or mental anguish of any person.

If your Rotary club or district is presented with a claim arising out of COVID-19, it should immediately be reported to RI's Risk Management.

COPYRIGHT INFRINGEMENT:

With more Rotary clubs and districts active on online platforms (holding meetings and events), please remember the importance of considering copyright infringement issues. There has been an increase of copyright infringement claims over the past few years.

When your club or district uses literary, musical, or artistic works such as songs, poems, illustrations, photographs, charts, videos, or graphs in presentations, club or district websites, online or in newsletters, you must obtain a license or permission from the owner prior to use. This includes any songs, photos, etc. you find on the Internet or created by a Rotary member. Simply put, if you do not own the content, do not print or post it without receiving permission from the owner.

NEW INSURANCE WEBSITE ADDRESS & UPDATED RESOURCES

The Gallagher Insurance Website has a new web address. The new website information is:

<https://rotary.ajg.com>

Username: rotary@ajg.com

Password: rotarian1

The log-in credentials are the same as before, the only change is the website's address. All Program insurance resource documents have been updated. By logging in to the Gallagher Insurance Website, you can access the 2020-21 Certificate of Insurance, an updated information Program PowerPoint, insurance policy summaries and much more.

It is important for your clubs and districts to review the website and its resources to better understand the insurance coverages provided to you and to learn more about the information presented above. The website is for U.S. Rotary clubs and districts and Rotaract clubs use only. Please share this log-in information within your club and district but do not post on any club or district webpages.

CRIME INSURANCE

The Program **does not** cover theft of club/district funds or property, embezzlement, paying of false invoices, or check forgery, etc. Theft claims would be covered by Crime Insurance, which is also referred to as a Fidelity bond or employee dishonesty coverage. Some Crime Insurance policies include coverage for social engineering. Social engineering is the manipulation of a person in an online environment, encouraging them to divulge – in good faith – sensitive and/or personal information such as account numbers, passwords, or banking information, which can lead to loss of funds.

It is up to your club to determine whether or not to procure a fidelity bond (aka dishonesty bond or crime insurance). As every club and district has different needs, it is beneficial to work with a local insurance professional (broker or agent) who could review your club or district operations and advise on coverage and policy limits. If your club or district has a foundation, include crime coverage for the foundation as well as the club or district.

Regards,
Risk Management

Insurance Broker	Risk Management		
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