
U.S. Rotary Club and District Liability Insurance Program

What types of insurance coverage are provided to clubs and districts? Who pays for it? How much is it?

What is General Liability Insurance, and who/what does it cover?

How about Special Types of Coverage, like providing alcohol at events?

What are Directors' and Officers' & Employment Practices Liability Insurance? Who is Covered?

That's a lot of insurance coverage! What isn't covered?

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Whoops! Something went wrong. Now what do we do?

We need to file a claim with the Rotary Insurance Program. How and where do we do that?

What resources are available to my club to help with insurance matters?

An organization informs our club that we need a Certificate of Insurance (COI). What is that, and how do we obtain one?

<u>Important Resources</u> Gallagher Insurance 1-833-3ROTARY rotary@ajg.com	Rotary International Risk Management insurance@rotary.org
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U.S. Rotary Club and District Liability Insurance Program

Online Insurance Portal

<https://insight.ajg.com>

username rotary@ajg.com

password rotarian1

Items Available at the Portal

Certificate of Insurance (with instructions on how to complete)

Loss Control Guidelines and Helpful Hints (Best Practices)

Frequently Asked Questions

Insurance Policy Summaries

Incident Report Form

Suggestions on How to Handle an Incident

Insurance Program Overview

Rotary International Webinar from December 2017

Suggestions for handling an incident

If you experience a crisis during your year as Club President, take the following actions in the order listed. This list will help you handle the situation in an organized way that will mitigate risk to Rotary's reputation and brand:

1. Give priority attention to the care of the injured, if there are any injuries.
2. Secure needed assistance . . . doctor, ambulance, fire, law enforcement.
3. Ensure the safety of persons and property.
4. Gather the facts, focusing on the who, when, where, and what happened, the current state of the crisis, and if media are involved.
5. Contact the current District Governor: _____,
Home: _____ or Cell: _____. Add these numbers to your contact list in your cell phone for future reference.

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Suggestions for handling an incident (continued from page 3)

6. If the situation involves youth, also contact the current District Youth Protection Officer:
_____, Home: _____ or Cell:
_____. Add these numbers to your contact list in your cell phone for future reference.
7. Complete an Incident Report, as soon as possible and with as much detail as possible. Submit the report to claims@rotary.org or by fax at 847.556.2147.
8. Do not make payments, promise coverage, or admit liability. Allow insurance company professionals to handle those matters.
9. If the claimant or claimant's attorney contacts you, refer him/her to the insurance company.
10. Provide full cooperation and all documents related to the claim to the insurance company.
11. If you are in a position that requires you to speak to the public or media, try this:
"We are in the process of gathering the facts related to this matter, and I am not able to answer questions at this time. We appreciate your interest and concern, and once we complete our investigation, we will provide an appropriate statement. [If known at the time: Our designated spokesperson with respect to this matter will be _____, who may be reached at _____.]"
12. Keep the following in mind:
 - Do not panic. Stay calm and clearly define what has occurred. Avoid blame games or debates. Spend your initial time focused on establishing the nature and extent of the crisis, who it will affect, and what you need to do to manage the situation.
 - Get your facts straight – it is important to be able to demonstrate command of the situation and not to be confused, unclear, or unaware of the facts.
 - Do not bury your head in the sand. Pretending the problem does not exist will not make it go away. Be prepared to react quickly.
 - Be honest in everything you say and do. Remember the Four-Way Test.