Active U.S. Rotary and Rotaract clubs are automatically insured under the U.S. Club & District Liability Insurance Program ('Program') and pay for this insurance on the July Club Invoice.

Policy Coverage Descriptions

The Program includes General Liability and Directors & Officers / Employment Practices Liability Insurance coverage.

Insurance Coverage	DESCRIPTION
General Liability	General Liability insurance protects clubs/districts against third party liability claims for bodily injury or property damage. Coverage includes: • Liquor Liability • Non-Owned/Rented Auto Liability • Sexual Misconduct Liability This insurance is typically required by lessors/municipalities when clubs hold events, fundraisers, other activities in rented venues.
Directors & Officers / Employment Practices Liability (D&O / EPL)	D&O insurance protects club/district directors and officers from claims arising out of the performance of their duties. EPL insurance protects clubs/districts from claims arising out of employment practices and may apply to some claims arising from membership matters.

Who is Insured?

These active Rotary and Rotaract club and district organizations are Named Insureds

- Rotary Clubs
- Rotary Districts
- Rotary Club Foundations
- Rotary District Foundations
- Rotaract Clubs
- Interact Clubs

- Rotary Community Corps
- Certified Youth Exchange Organizations
- Rotary Youth Leadership Awards (RYLA)
- PETS (including multi-district organizations)

Other Rotary organizations on file with Rotary's Risk Manager

Gallagher Contact InformationPhone: 833-3ROTARY

Email: rotary@ajg.com

Risk Management Contact InformationEmail: insurance@rotary.org



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Broker Information & Resources

Gallagher is the insurance broker for the Program. Gallagher acts as an extension of the RI Risk Management team to assist Rotarians with requests such as the issuance of additional insured endorsements or other special requests. Information is housed on the <u>Gallagher website</u>, the dedicated website for Program information.

Gallagher website

https://rotary.ajg.com/

The Gallagher website is for U.S. Rotary club/district use only. Please feel free to share this information with those in your club, but avoid posting it in places (including unsecure club/district websites) where it is easily accessible by outside parties.

Username: rotary@ajg.com

Password: rotarian1

Documents Found on Gallagher Website:

- Certificate of Insurance
- Loss Prevention Strategies
- Incident Report Form
- FAQ
- General Liability
 Insurance Summary
- Directors & Officers / Employment Practices Liability Summary
- And more!

Incident Reporting

Please immediately report all incidents and/or losses to Risk Management using the Incident Report form available on the Gallagher website. Submit the Incident Report form to Risk Management by email to claims@rotary.org or by fax (847) 556-2147.

An Incident Report is notice of an occurrence/loss that may or may not lead to a compensable claim. Insurance coverage may 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.

Gallagher Contact Information

Phone: 833-3ROTARY Email: rotary@ajg.com

Risk Management Contact Information

Email: insurance@rotary.org

Last Updated: July 2022

