



RISKY BUSINESS

LIABILITY INSURANCE PROGRAM & RISK MANAGEMENT

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OBJECTIVES

Legal Issues you may face this year

How to Manage those risks

How to Use the Rotary Insurance Program






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INSURANCE COVERAGE PROVIDED

**General Liability
(GL)**

**Directors' & Officers' /
Employment
Practices Liability
(D&O / EPL)**




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GENERAL LIABILITY – COVERED ENTITIES

**D&O/EPL
Policy has
the same
Named
Insured
Entities**

Rotary Club
Rotary District
Rotary Club Foundation
Rotary District Foundation
Interact / Rotaract Clubs
RLI
Rotary Community Corps
Certified Youth Exchange Organizations
RYLA
President Elect Training Seminar PETS




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GENERAL LIABILITY- WHO IS COVERED?

Rotarians
 But only with respect to their liability for acts within the course and scope of their duties on behalf of a Rotary Club or District

 There is **no coverage** for a Rotarian or Volunteer who gets hurt while participating in a club function or has their personal property damaged.

Volunteers




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WHAT ARE TYPICAL GENERAL LIABILITY CLAIMS?

Slip & Falls

- Tripping over an obstacle such as cord, curb, or other objects

Always inspect your event grounds/venue before attendees arrive and check for any tripping and slipping hazards





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WHAT ARE TYPICAL GENERAL LIABILITY CLAIMS?

Property Damage

- To the venue used for an event (damage to walls of the floor)



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WHAT IS D&O / EPL?

D&O

- Claims against Directors & Officers for alleged wrongful acts

EPL

- Employment and Membership Claims

Does not cover bodily injury or property damage

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INSURANCE PORTAL

<https://rotary.hylant.com>

rotary@hylant.com

 1-833-376-8279

 Username: rotary@hylant.com

 Password: Rotary1905

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NEED A CERTIFICATE OF INSURANCE?

- Go to the Insurance Portal
- Open Certificate of Insurance (PDF)
- Enter date, your RLI District name, Certificate Holder name and address, and event name and date
- Print or save certificate
- Provide copy to requestor

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INSURANCE PORTAL

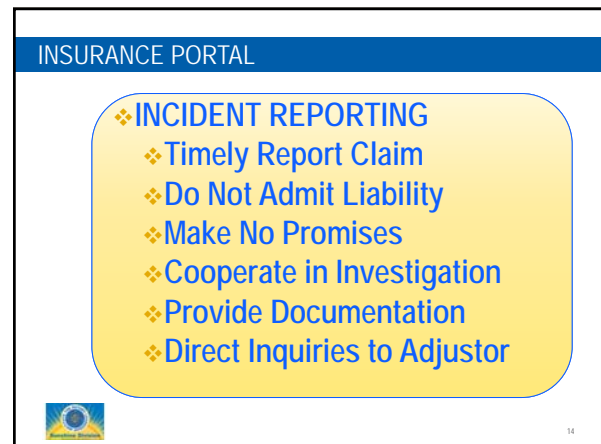
What can you find on Portal?

- Certificates of Insurance
- Summary of Coverages
- Loss Control Guidelines
- Claim Forms

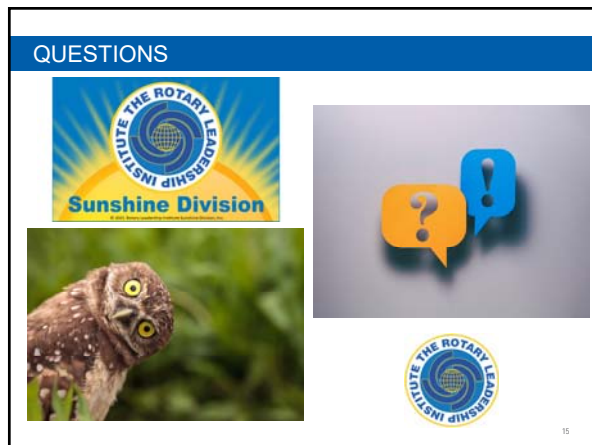
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NOTES - the new carrier is requiring that if you have a contract vendor, like your caterer, you need a written contract with them which transfers the responsibility for bodily injury or property damage to them (for example food poisoning, equipment falling, etc.) Ask for vendor's certificate of insurance for your records.