



Insurance Guide 2024/25

Version 1 – 18/07/2024

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Introduction

This document summarises the main insurances arranged for Rotary International in Great Britain & Ireland. Covers extend to include:

- All Districts and Clubs, including individual members and volunteers.
- CIOs and Companies Limited by Guarantee
- Rotaract.
- Interact.
- Rotary Community Corp.
- New Generations Service Exchange
- Satellite clubs
- Interim/Provisional Rotary, Rotaract and Interact clubs.
- Rotakids.
- Rotary Foundation of the United Kingdom.
- Rotary International in Great Britain & Ireland Donations Trust including legally constituted club trusts and registered charities established for the management of Trust Funds which are directly connected to and managed solely by any district/Rotary club and its members within Great Britain & Ireland.
- Rotary Youth Leadership Awards within Great Britain and Ireland (excluding Personal Accident).
- Districts Youth Exchange Association.

Please read the various sections within this document carefully as the covers arranged will not always meet the requirements of every club/district. **You may need to arrange additional cover.**

Should you have any general questions please contact the Club and District Support Team for advice. For insurance referrals please contact the Bartlett Rotary GB&I team. Full contact details are on page 4.

Examples of additional covers that can be arranged include:

- Fireworks Displays
- Property and Equipment Insurance, either club owned or hired/borrowed equipment.
- Cancellation and Abandonment, including adverse weather cancellations.
- Prize Indemnity.
- Personal Accident cover for students attending the Rotary Youth Leadership Awards.
- Travel Insurance.
- Club owned equipment and Regalia

(Please refer to Section 2 for more information unless otherwise indicated).

All insurance documentation can be found on the Rotary GB&I website in the member's area (so you will need to be logged in) under the [Insurance section](#) which is within Compliance.

Rotary: Contact Details

Key Contacts	Insurance Advice	Club and District Support Team	
		Rotary Support Centre	01789 765411
			Select Opt 2
		cds@rotarygbi.org	

Bartlett & Company Ltd: Contact Details

Address	Bartlett & Company Ltd Broadway Hall Horsforth Leeds LS18 4RS		
Key Contacts	Insurance Advice	Rotary GB&I Team	0113 259 3636
		RIBI@bartlettgroup.com	
	Insurance Claims	Matthew Wilks	0113 259 3502
		Emma Holliday	0113 259 3503
		RIBIclaims@bartlettgroup.com	

Section 1 – Rotary GB&I Insurance policies

There are five insurance policies and a separate compensation scheme arranged by Rotary GB&I:

Insurance Policies

- Combined Liability – covering legal liability for death or injury to club members, volunteers and/or members of the public and legal liability for damage to their property. This policy also covers satellite clubs, New Generation Service Exchange and Rotary Community Corps
- The Combined Liability insurance confirmation is available on the [Rotary Website](#)
- Charity Protection Insurance – covering Charity Trustees Liability for wrongful acts of Officers and Fidelity Guarantee
- Legal Expenses – to protect members in the event of a criminal prosecution arising whilst acting on behalf of Rotary
- Libel and Slander – providing cover in respect of Rotary Great Britain & Ireland authorised websites, not extending to club and district websites. Web-publications or matters not included on any of the Rotary GB&I social media platforms or official website are not covered.
- Personal Accident – covering all Rotarians and voluntary helpers whilst acting on behalf of Rotary.

Compensation Scheme

- Regalia and Money – covering loss or damage to Club/District Regalia and Money.

Organisations not insured

- Inner Wheel
- Probus clubs
- Friends of Rotary – except when voluntary assistance is being provided at an official Rotary event
- The activities of Rotary Fellowships.

Rotary Action Groups are only covered as per Page 16 for activities they undertake whilst in GB&I and are not covered for activities outside the Rotary GB&I regions.

Liabilities

Combined Public and Products Liability

Cover

Legal liability for claims made against the Insured for bodily injury to persons and/or damage to property arising out of or directly as the result of their activities anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland and Gibraltar only, including liability of the Insured to individual members.

Limits of Indemnity

Public Liability	£20,000,000 any one claim
Products Liability	£20,000,000 any one claim and in the aggregate

Excesses

Third party property damage	£100 each and every claim
Third party bodily injury	Nil

The excess is increased to £500 in respect of damage to third party property arising out of the use of marquees and gazebos.

Cover for Club and District Events

Automatic cover is provided for the majority of non-hazardous activities of the clubs taking place in England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, the Republic of Ireland and Gibraltar only.

Fundraising, Events, Activities and Exhibitions are those events organised by you or an event's organiser for the purposes of raising funds for Rotary and subsequent beneficiaries.

Aviva will not provide indemnity unless specifically agreed by them for the following:

1. Where combined numbers of entrants and spectators on site exceed the following:-
2. 1,000 at Bonfire and/or Firework Displays
3. 2,500 participating in:
 - Marathons
 - Sponsored Walks, Runs/Fun Runs or Swims but not providing indemnity in respect of Open Water Swimming, Fell Running and/or Assault Course
4. Any event/activity and/or exhibition where the entrants, participants and/or spectators exceed 10,000
5. Events/activities taking place outside England, Wales, Scotland, Northern Ireland, Republic of Ireland, Channel Islands, the Isle of Man, Eire and Gibraltar

6. Where the event duration lasts longer than 72 hours not including the set up and clean-up of events (the 72 hours restriction does not apply to pop up shops)
7. Events/activities involving:
 - Boxing
 - passenger carrying amusement devices
 - animal rides of any kind
 - Weapons
 - ballooning or aerial activities including parachuting, paragliding or parasailing
 - go-karting, quad biking or motor sports
 - bungee jumping
 - professional sport teams or persons
 - individual exhibitions valued at over £250,000
 - Off road/mountain biking
 - Cycling Events not previously held by Rotary where there are 251 participants or more. Cycle rides that are not held on a public highway/ road e.g. held in a park are not deemed to be cycling events. These are covered subject to the combined number of entrants, participants and/ or spectators not exceeding 10,000.
 - racing or time trials other than on foot
 - activity involving watercraft where You are unable to comply with the Watercraft Events Condition (the condition will be provided upon receipt of a referral)

Should you have any general questions please contact the Club and District Support Team for advice. For insurance referrals please contact the Bartlett Rotary GB&I team. Full contact details are on page 4.

Policy Exclusions

The following policy exclusions apply;

The ownership, possession or use of;

- Aircraft, aerial device, or hovercraft
- Watercraft exceeding 9 meters in length
- Motor vehicles (this includes golf buggies), trailers or plant in circumstances where compulsory insurance or security is required by road traffic legislation (other than contingent liability)

Damage to items owned, hired, borrowed or rented (additional insurances can be arranged)

Advice, instruction, consultancy, design or testing provided for a fee

Conditions attached to the policy

Firework Displays and Bonfires

You must ensure that in connection with firework displays or bonfires organised by You

- (1) You consult the relevant authorities at least seven days before the event
- (2) You comply with any recommendations or instructions of the
 - (a) relevant authorities
 - (b) fireworks manufacturers
- (3) You organise the event in accordance with the latest guidance from the Health and Safety Executive in particular
 - (a) storing fireworks in a safe manner
 - (b) keeping spectators a safe distance away from the display and bonfire
 - (c) providing an adequate number of marshals or stewards to control spectators
 - (d) having available means of extinguishing a fire
 - (e) providing sufficient first aiders
- (4) fireworks must be supplied by a reputable manufacturer and not modified by You

the display and bonfire must be at least 50 metres away from premises or vehicles which you do not own, hire or rent or any flammable or other dangerous materials.

Insurance Checklist – Firework Displays

It is important the following are complied with to protect the position of the Rotary Club;

- A formal contract should be in place with any third party that clearly outlines the responsibilities of each party.
- The Rotary Club does not sign any contract that contains a hold harmless agreement or disclaimer of liability
- Any third party service provider is experienced and qualified in the provision of the service
- Any service provider has their own Public Liability insurance for a limit of at least £5,000,000. A £10,000,000 is preferred
- The service provider's policy has an Indemnity to Principal Clause
- It should be evidenced and recorded that any service providers policy is in force on the date that the service provider undertakes the activity
- A risk assessment of the event location has been carried out and recorded

Inflatable Devices

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with inflatable devices that

- (1) all operators have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices
- (2) the maximum number of persons allowed in or on such devices at any time will not exceed the number outlined in the manufacturers' guidelines or recommendations and such devices are supervised at all times by the operator(s)

(3) all outdoor devices have adequate anchorage points which must be used at all times (4) all devices are inspected

(a) daily prior to use and

(b) at least annually by a competent person and the records of such inspections retained by You for 3 years and

(i) all defects or risks to health & safety immediately rectified or

(ii) the device taken out of use until satisfactorily repaired

(5) are hired in

(a) You have in place a system of check to ensure that the supplier(s) of the inflatable device(s) has Public and Products Liability insurance and that You keep a written record of their insurer and policy number and

(b) the limit of indemnity under such policy is at least £10 million pounds

Contracts

You must not enter into any contracts that impose liability on Clubs over and above common law.

Checking a Third Party's Insurance Documents

You must ensure that any other organisation or group supplying a service or taking part in an event hold a valid public/products liability insurance policy providing indemnity that –

- a. It covers the work to be undertaken
- b. Are effective for the duration of the contract
- c. Provide an indemnity to You as principal

And that you keep a written record of their insurer and the policy number along with the risk assessment for the event on your file

Aviva require a minimum of £5m public/products liability cover for any third-parties wanting to provide a passenger carrying service. This could be a fairground ride, a simulator or other activity that attendees of your event can sit on or ride.

In addition, firework/pyrotechnic contractors are required to hold a minimum of £5m public/products liability, as well as being able to fully comply with the firework condition and the Bartlett check list.

A minimum of £10m public/products liability is required by third-parties supplying inflatable devices or dragon boat events

Stallholders Liability

The Public and Products liability cover is extended to include Stallholders Liability on the following basis:

- Limit of Indemnity of £1,000,000 to apply to this extension.

- Excluding indemnity to commercial traders, established organisations or amusement ride providers of any description.
- Cover to apply to amateur stall type risks only, i.e. individuals who are just fund raising on behalf of Rotary.
- No cover applies for stallholders who pay for a pitch when not raising funds for Rotary. Such stallholders should have their own insurance in place.

Electric Wheelchairs

The Public and Products Liability cover is extended to provide indemnity arising out of the use of manual or electric wheelchairs owned by Rotary, subject to the following:

- A limit of indemnity of £1,000,000.
- No third-party liability cover is provided where required under the Road Traffic Act.

Mobile Santa

Clubs must ensure that the owner/registered keeper of a vehicle towing a trailer or Christmas Float / Sleigh has motor insurance that provides third party liability for the towing risk, in accordance with the Road Traffic Act, and that the driver is legally permitted to tow the trailer or Christmas Float / Sleigh.

The liability policy has been extended to include contingent liability insurance to cover **Rotary's Legal Liability** against claims for bodily injury sustained by members or volunteers whilst playing Santa Claus arising from riding on the back of a festive trailer drawn by a mechanically propelled vehicle, subject to only **one person** seated upon the trailer whilst it is being towed.

A Risk Assessment must be completed as with any other event.

Firework Displays

All events must be referred to Bartlett with full details and a completed referral form, that can be found on the Rotary website here: [Rotary website](#).

Events that comply with both the Firework Displays and Bonfire Condition, and our Insurance Checklist, can be covered without additional referral to Aviva. Events that are not compliant must be referred to Bartlett so we can obtain Aviva's written agreement to provide cover. Please allow as much time as possible when referring firework events to Bartlett. If we cannot obtain Aviva's feedback prior to your event, we cannot confirm cover. Firework queries are especially busy in October due to the volume of incoming queries.

Property in Your Custody or Control Extension

The policy includes legal liability cover for damage to property in a Clubs custody or control but not owned by them.

Reinstatement cover is not provided, cover is only on an indemnity basis (with a deduction for wear and tear) and the claimant would need to prove negligence on behalf of the insured for cover to apply.

The limit of indemnity is £250,000 subject to a £100 excess.

We recommend that additional cover is arranged on a property insurance basis. There are two options as to how cover can be arranged on equipment, either:

- 1) The owner of the equipment insures it, and if they wish to lend it to a club they ensure cover extends to doing so.
- 2) The club that borrows the equipment insures it. Please complete the Hired and Borrowed Equipment [referral form](#) available on the Rotary website and email it to Bartlett if you require a quote.

Placement of Commercial Waste Bins at Events

It is recommended by insurers that the following steps are taken to mitigate any risk of injury/property damage being caused by the use of commercial waste bins:

- The bins are placed within alcoves or placed in a way that would prevent members of the public being able to walk round the back of the bins
- That lids are secured open or secured down (when not in use) to prevent lids lifting in winds or being moved by members of the public
- Additional care is taken during high winds to ensure bins are secured to fixed posts/walls to prevent movement

CIOs and Clubs Limited by Guarantee

Clubs will continue to notify Rotary in their usual way and our records will be updated at the following renewal."

PPE

Each event should be individually risk assessed and copies shared amongst all included in the organisation of such event.

Employers Liability

Limit of Indemnity

Employers Liability	£20,000,000 any one occurrence
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Legal liability for claims made against the insured to pay damages and legal costs arising out of bodily injury to an employed person caused during the period of insurance.

Employers Liability cover is provided for covered activities on the same basis as public/ product liability, detailed above.

Section 2 - Charity Protection Insurance

Insured

Districts and Clubs

Trustee Liability

Errors, misstatement, misleading statement, act, omission, neglect, breach of duty, breach of trust, libel, slander, breach of contract, breach of warranty of authority committed by the insured in their duties or capacity as a trustee.

Any wrongful act or omission, error, misstatement, misleading statement, neglect or breach of duty committed by the insured in the performance of the functions, duties and responsibilities appointed to perform in their capacity of a trustee.

This cover is for Trustees only, refer to Libel and Slander Policy on page 15 for club and district cover information

Only clubs subscribed to Rotary GB&I, and annually to insurers, are covered under this insurance. This includes Charitable Incorporated Organisations and Trusts, and clubs Limited by Guarantee.

Limit of Indemnity

£2,000,000 any one claim, defence costs inclusive
£5,000,000 in the aggregate per policy period
Limited to £500,000 any one claim by any single Club

Excess

Nil

If Clubs or Districts wish to arrange additional insurance for a higher limit of indemnity, please contact Bartlett.

Professional Indemnity

Act or omission committed arising out of the provision of professional services in the capacity as Trustees of Rotary

Limit of Indemnity

£2,000,000
Limited to £500,000 any one claim

Excess

£2,500 each and every loss

Legal helpline

The insurer provides a legal assistance helpline – telephone 0800 107 3499 and quote reference 33789.

Fidelity

The policy is in the name of “Rotary International in Great Britain and Ireland”

Direct loss of property, money or securities belonging to the Club, caused by a fraudulent act, committed by any trustee or employee. Cover for fraudulent acts committed by former trustees are covered for up to 60 days following their ceasing to act in that capacity.

In accordance with District Standing Orders, all reasonable steps should be taken to avoid such a loss, including a minimum of two signatories on each cheque.

It is a condition of the policy that all clubs:

- Unique passwords to give various levels of entry to the computer system, depending on the users authorisation and passwords are automatically withdrawn when people leave the club.
- Practice authenticity, by means of a direct call to a known telephone number, of any payment of funds transfer change request (or payee details change request) made by an employee, client or vendor, before such change, payment or fund transfer is made.
- When recruiting or promoting club members to a position of trust involving handling of stock, money, financial, treasury or critical functions, you will:
 - Undertake independent checks into their employment history
 - Undergo a process to ensure their sustainability for the position, including criminal record checks.

Limit of Indemnity

£250,000 any one claim

Excess

£10,000

Points to Note

The policy covers those Charitable Incorporated Organisations, Private Limited Companies and Clubs Limited by Guarantee declared by Rotary at Renewal. Automatic cover is given for Charitable Incorporated Organisations, Private Limited Companies and Clubs Limited by Guarantee set up during the policy year. A new list of organisations is to be provided at each renewal.

If an organisation has not been declared to insurers, and was set up before the renewal date, cover will not apply.

Legal Expenses Insurance

Insured

Clubs and Districts

Limit of Indemnity

£250,000

Cover

1) Defence of legal rights

- a) prior to the issue of legal proceedings in dealing with: the Police, Health & Safety Executive, Local Authority Health and Safety Enforcement Officer where it is alleged a criminal offence may have been committed,
- b) following prosecution,
- c) following civil action under the Data Protection Act,
- d) if an event arising from work as an employee leads to civil action under legislation for unlawful discrimination on the grounds of sex, race, disability, age, religious belief or political option.

Exclusions:

- Claims for infringement of road traffic laws.

2) Contract Disputes - Insurers will negotiate on behalf of Rotary's legal rights in a contractual dispute arising from an agreement, entered into by Rotary for the purchase, hire, sale or provision of goods or of services

Excluding:

- Disputes under £250.
- The first £500 of legal costs for dispute amounts exceeding £5,000.
- Settlement payable under an insurance policy.
- Claims relating to a lease, licence or tenancy of land or buildings other than a dispute with a professional adviser for the drafting of the lease etc.
- Sale or purchase of computer hardware, software systems or services.
- Contract of employment.
- Subject to: any claim relating to disputes for money owed being made within 90 days of the money becoming payable.

3) Property Protection and Bodily Injury - negotiation of legal rights in civil action relating to material property owned by or the responsibility of Rotary following:

- a) An event causing physical damage.
- b) Nuisance or trespass.

Exclusions:

- Contractual Claims
- Goods lent or hired out;
- Goods at premises other than those occupied by Rotary;
- Motor Vehicle Claims 4)

Tax Protection – comprising:

- a) Full or Aspect Enquiry – subject to a limit of £2,000 and a £200 excess for Aspect Enquiries.
- b) Tax Intervention Enquiry – subject to a limit of £2,000 and a £200 excess. c) VAT Disputes.

Policy Exclusions

- Any claim reported to the insurer more than 180 days after the date the insured should have known about the incident.
- Costs and expenses incurred before written acceptance of a claim by Insurers.
- Fines, penalties, compensation or damages which Rotary are ordered to pay by a court covered under the legal defence section.
- Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidential agreements.
- Franchise or agency agreements.
- Any insured incident deliberately or intentionally caused by a club.
- Any claim relating to the ownership, driving or use of a motor vehicle.
- Insurers will not cover legal action taken by Rotary which Insurers or their appointed representative have not agreed to or where Rotary does something that hinders Insurers or the appointed representative.
- Claims where the insured is not represented by a law firm, barrister or tax expert.

Legal Advice Helpline

0844 893 0859 (Quote Policy Number TT8/4140648 in the UK or TT8/7119242 in Eire)

Counselling Helpline

0344 893 9012

Points to Note

The policy covers those Charitable Incorporated Organisations, Private Limited Companies and Clubs Limited by Guarantee declared by Rotary at Renewal. Automatic cover is given for Charitable Incorporated Organisations, Private Limited Companies and Clubs Limited by Guarantee set up during the policy year. A new list of organisations is to be provided at each renewal.

If an organisation has not been declared to insurers, and was set up before the renewal date, cover will not apply.

Libel & Slander Insurance

Insured

Rotary International in
Great Britain & Ireland

providing cover in respect of Rotary Great Britain & Ireland authorised websites, not extending to club and district websites. Web-publications or matters not included on any of the Rotary GB&I social media platforms or official website are not covered.

Cover does not include social media channels or websites belonging to individual clubs or districts, and accusations between members

Cover

Payment of:

Awards of damages.

Sums payable pursuant to settlement (provided conducted with the insurers consent).

Claimants' legal costs and expenses.

Defence costs.

Withdrawal Expenses.

Arising from claims made for Media wrongful acts.

Limit of Indemnity

£500,000 any one claim during the policy period and in the aggregate (including defence costs with a £100,000 sublimit).

Excess

£2,500 each and every claim.

Principal Exclusions

Claims brought in the United States of America its territories and possessions, and Canada.

General Guidance

Although Club and District newsletters are normally only distributed within Rotary, you should take care not to put the Club or District in a position that could lead to Legal Prosecution.

Be very careful not to libel or defame people – everything you say must be true. Check the content carefully, it is easy for people to take offence.

Copyright

Always ensure that when using pictures and photographs you have permission from the owner. Do not copy pictures or images from the internet unless they explicitly state they are copyright free.

Personal Accident Insurance

Insured

All Rotarians and employees of Rotary GB&I, including voluntary helpers whilst they are helping at Rotary events.

Operative Time

Whilst engaged in any activity associated with the Membership of Rotary i.e. including provision for cover during involvement in such activities as Friends of Rotary, Rotary Action Groups, Working Together Groups and similar, including commuting.

Benefits

Please note: Cover for persons over the age of 85 is restricted to Death and /or Loss of Limb(s) or Eye(s)

Benefit per Insured Person	Sum Insured
Accidental Death	£30,000
Loss of Limb(s) and/or Loss of Sight (in one or both eyes)	£30,000
Permanent total disablement	£30,000
Total loss of hearing	in both ears £30,000 in one ear £7,500
Total loss of speech	£30,000
Permanent partial disablement	£30,000
Temporary total disablement - per week (Benefit period 104 weeks; deferment period 7 days) (Benefit period 104 weeks; deferment period 7 days)	£200
Paraplegia*	£50,000
Quadriplegia*	£125,000
Hemiplegia*	£50,000
Triplegia*	£85,000
Partner and child disability benefit*	paraplegia £25,000 quadriplegia £100,000
Executor expenses	up to £2,000

Funeral expenses	up to	£10,000
Dependent child benefit	per dependent child	£7,500
Retraining expenses or partner training expenses up to*		£15,000

Benefit per Insured Person		Sum Insured
Disability assistance expenses or relocation expenses up to*		£25,000
Domestic assistance expenses	up to £100 per week; maximum of	£5,000
Childcare expenses	up to	£5,000
Travel for outpatient treatment expenses	up to £100 per week; maximum of	£1,000
Travel to hospital expenses	up to £100 per day; maximum of	£3,000
Travel to work expenses	up to £100 per day; maximum of	£10,000
Personnel replacement expenses	up to £500 per week; maximum of	£5,000
Recruitment expenses	up to	£5,000
Coma benefit	£75 per day for up to	104 weeks
Hospital confinement benefit	£75 per day for up to	52 weeks
Dental expenses	up to	£2,500
Accident medical expenses	up to	£25,000
Medical expenses following workplace assault up to		£5,000
Accidental damage to personal property	up to	£1,000
Post-traumatic stress disorder - witness of terrorism		£100
Independent Financial Advice per insured person sum insured up to		£2,500
Return to residence expenses	up to	£500
Dependant adult benefit	per dependant adult - up to	£25,000
Work experience placement		£10,000

*A claim shall only be payable under one of the Benefits in respect of the same loss

Restrictions

- Temporary Total Disablement benefit is reduced to £100 per week in respect of persons over the age of 65 years and not in gainful employment in respect of medical and ancillary expenses incurred following bodily injury.
- Accidental Death benefit 1 is reduced to £20,000 in respect of persons under the age of 16.
- Excludes cover when engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft.
- Personal Accident cover for students attending the Rotary Youth Leadership Awards is available at an additional premium. Please complete the [referral form](#) and email it to Bartlett.

Regalia (Rotary compensation scheme)

Cover

Loss or damage to Club/District Regalia.

Property

Regalia comprising presidential and other official chains or jewels of office, bars and medals, other property comprising plaques, banners, lecterns, bells, trophies, Rotary wheels, furniture and display trailers with fixed equipment owned by the Club.

Sum Insured

£6,000 per club or district, subject to the following:

- Chains/jewels of office, bars and medals - £2,500 inner limit per item.
- Any other item - £1,000 inner limit per item.
- £6,000 in the aggregate for all claims in any one policy year.

Geographical Limits

- Anywhere in or in transit within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man, or
- Elsewhere in the World up to 30 days in any one calendar year.

Excess

£250 in respect of theft from an unattended vehicle

£150 in respect of all other claims.

Principal Exclusions

- Theft from unattended vehicles, unless the items are left out of sight in a locked boot or locked glove compartment.
- Loss or damage to works of Art, Paintings etc.
- Cover for caravans, wheelchairs, electrically powered vehicles, marquees, generators, PA systems, computers, and projectors.
- Personal possessions of members, which should be insured under their own home insurance policy.

Terms and Conditions

- When an incident occurs that may result in a claim you shall tell us immediately you become aware.
- Damage caused by thieves, malicious persons, vandals or as a result of riot, civil commotion, strikes or labour disturbances must be reported to the Police and a crime reference obtained within 48 hours of discovery of the loss.
- All reasonable care should be exercised at all times.

If cover is required for higher sums insured or increased limits, or if cover is required for other items including those under Principal Exclusions below, please complete the [referral form](#) and email it to Bartlett.

Aviva specifically exclude loss of or damage to trailers stored in the open. Adequate security measures should be undertaken to safeguard equipment.

Money (Rotary compensation scheme)

Cover

Loss of Club/ District Rotary money within England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Limit of Liability

These limits will apply to each Club or District in any one policy period.

1	Non-negotiable money defined as: Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money, postage stamps, revenue stamps, national insurance stamps, holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds, franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps and VAT invoices	£5,000
2	In transit to your normal Bank or to any of the sites where you are holding a function or from any of these sites to your normal Bank – must be accompanied by 2 escorts – please see escort requirements below	£5,000
3	Money in the private residence of any authorised Rotarian	£500
4	In a private dwelling in a locked safe	£1,000
5	In any other locked safe or strong room	£500
6	In a Bank night safe	£5,000
7	Any other loss	£250

Escort Requirements

It is a condition precedent to liability in respect of loss of money in transit that the amounts shown below are accompanied by the stated number of escorts (being responsible able-bodied adult persons).

Amount	Number of Escorts
£1,000 - £5,000	2

Excess

£100 each and every loss.

Exclusions

- Whilst the money is in custody or control of a professional carrier.

- During transit by unregistered post.
- From an unattended vehicle.
- From any gaming or vending machines.
- Due to clerical accounting errors, depreciation in value, unexplained shortage, dishonoured cheques, or the use of counterfeit money.
- Loss due to fraudulent email activity

Terms and Conditions

- **All losses must be reported to the Police and a crime reference obtained within 48 hours of discovery of the loss.**
- All reasonable care should be exercised at all times – i.e. loss of money when left unattended is not covered.

If a club/district requires increased money limits, please complete the [referral form](#) and email it to Bartlett.

For quotations requested from Aviva, the following escort requirement must be complied with, which is a condition precedent to liability:

Amount	Number of Escorts
£0 - £5,000	2
£5,000 - £10,000	3
£10,000 +	4

Section 3 - Additional optional insurances available

Various additional insurance policies are available to clubs – referral forms are available on the [Rotary website](#)

Hired Equipment

Short term property damage cover can be arranged for equipment hired or borrowed by a Club for events. Please complete the [referral form](#) on the Rotary website and email it to Bartlett.

Exclusions to cover include:

- Damage caused by theft or attempted theft from any unattended vehicle unless kept in a locked boot or locked glove compartment and there is evidence of forced and/or violent entry into or exit from the vehicle
- Loss or damage to trailers stored in the open
- Loss or damage to movable property stored in the open by the following:
 - Malicious Persons
 - Storm
 - Flood
 - Theft

Cancellation and Abandonment Insurance

Cancellation and Abandonment Insurance is available to cover expenses incurred in the event of cancellation or abandonment of an event. This cover is for genuine abandonment for external reasons outside the Clubs' control, typically bad weather. It would not cover abandonment due to lack of support or cancellation due to a communicable disease (ie Covid-19).

Bartlett have a facility for Cancellation and Abandonment Insurance with preferential rates for Rotary. This type of cover must be arranged 28 days in advance of an event, especially if Adverse Weather cover is required. Please contact Bartlett for further details.

Please note, Bartlett must forward on quotation requests to underwriters and an immediate turnaround is not possible. The usual response time is 48 hours, but this doesn't account for underwriter delays. Please ensure as much time as possible is allowed to Bartlett in arranging this type of cover.

Prize Indemnity – Hole in One / Prize Putt / Roll A Dice

Prize indemnity insurance is an indemnification insurance for a promotion in which the participants are offered the chance to win prizes. Instead of keeping cash reserves to cover large prizes, the promoter pays a premium to an insurance company, which then reimburses the insured should a prize be given away.

Examples of when this insurance maybe of interest:

Hole in One Golf Competitions – Win a Car. Prize Putting Competition. Roll A Dice.

For full details please contact Bartlett.

Please note, for hole in one prizes worth in excess of £50,000, the minimum hole length must exceed 165 yards.

Money

For limits in excess of the Money Compensation Scheme, please complete the [referral form](#) on the Rotary website and email it to Bartlett. See details on page 21 for specific escort requirements applicable to bespoke policies.

Regalia

For limits in excess of the Regalia Compensation Scheme, please complete the [referral form](#) on the Rotary website and email it to Bartlett. Please see page 19 for details of the key policy exclusion.

Club Owned Equipment

Please complete the [referral form](#) on the Rotary website and email it to Bartlett. Please note, security measures should be undertaken to safeguard equipment.

Exclusions:

- Damage by theft or attempted theft from any unattended vehicle unless the property is out of sight in a locked compartment or locked boot within the vehicle, unless permanently fixed in position.
- Loss or damage to trailers stored in the open.

Personal Accident

For students attending the Rotary Youth Leadership Awards, please complete the [referral form](#) on the Rotary website and email it to Bartlett.

Section 4 – Information / Guidance

Property

- Make sure you have current valuations for your regalia and take photographs of valuable items with a ruler alongside to indicate size.
- Do not leave regalia or valuable items unattended at events or in vehicles.
- **Notify the Police immediately and no later than 48 hours if it is discovered property has been stolen, lost or damaged by malicious persons and ensure a note of the crime reference number is kept.**

Motor Insurance

- No cover is arranged by Rotary GB&I to insure motor vehicles or any other mechanically propelled vehicle (i.e. Cars, Vans, Lorries, Minibuses or Golf Buggies) or liability to passengers of motor vehicles, as required by the Road Traffic Act.
- The use of motor vehicles for Rotary duties would normally fall within the definition of Social, Domestic and Pleasure use. However, it is strongly recommended that Rotarians, whether they receive a contribution to expenses (motor mileage allowance) or not, notify their insurers and obtain confirmation that cover is in force.
- Where a flatbed lorry is being utilised for a carnival float, it is important the Motor Insurers of the vehicle are made fully aware of its usage and the motor insurance is extended accordingly, particularly to pick up the liability for persons on the vehicle. If in doubt please seek advice from Bartlett.
- When borrowing vehicles, you should obtain written confirmation from the owners that it is insured for Rotary's activities including the designated driver.

Liability

- It is important that all Clubs/Districts do everything to avoid accidents, which may give rise to claims.

- **Rotary GB&I Health and Safety Policy**

Must be followed, including carrying out a risk assessment for each event.

The use of PPE should be carefully considered as part of your risk assessment. Useful guidance on when PPE is required can be found [here](#).

When a risk assessment has been agreed, copies should be shared with all involved in the management/organisation of the event and a final version should always be kept on your files, in the event of a claim being made.

- **Rotary GB&I Safeguarding Policy**

When any event or activity involves Children or Vulnerable Adults then the Rotary GB&I Safeguarding policy must be followed and DBS/CRB checks carried out where required.

- **Rotary GB&I Equality and Diversity Policy**

Districts and Clubs must adopt the Rotary GB&I Equality & Diversity policy

- **The above policies are available to download on the [Rotary Website](#).**

Contracts

If entering into contracts, you must not take on additional liabilities over and above common law.

Liabilities

Insurance policies in the UK cover legal liabilities for negligence. Claims can arise through common law negligence or statutory negligence. Common law negligence is where a duty of care is owed which derives from case law. Statutory liability arises in statute such as the Health and Safety Act or the occupier's liability act.

Whilst you do owe a duty of care to the people that are under your supervision or in your care, the measures that you take in order to avoid them coming to harm must be reasonable. You must decide as a club what is reasonable relative to the activity that is being undertaken.

Responsibilities

When planning an event, it is important that you identify and record duties and responsibilities, particularly record times of shift patterns for volunteers where applicable. If the club are not responsible for carrying out an activity or providing care, it is important that this is followed. Failure to identify relevant duties and responsibilities and sticking to them could lead to clubs taking on additional liabilities.

Documentation

It is imperative that you produce and retain all documentation from the organisation and planning of the event. Ensure that you keep a written copy of risk assessments and/or event plans which can be sent to the insurers in the event of a claim.

Example risk assessments and event plans are available on the [Rotary website](#).

Overseas Activities

- All Rotarians who are members of a club within Rotary GB&I (and volunteers working with Rotary) are covered for Personal Accident insurance when making temporary visits to overseas projects.
- There are geographical limits and cover does not extend to countries where hostilities are in progress. This includes Iraq, Afghanistan and Israel (Gaza and West Bank). Please refer to Bartlett for a complete list of excluded countries.
 - There is no automatic cover for Rotarians involved in “hands on work” on overseas projects. Where “hands on work” is involved then please contact Bartlett as early as possible before the departure date to arrange cover.
 - Travel insurance cover can be arranged through Bartlett if required.

Section 5 - Claims

What to do in the event of a claim

If you are unlucky enough to have a potential claim at an event, you must collect as much information as possible to assist insurers to ensure an appropriate outcome is obtained.

Liability Claims

- Do not admit liability or offer any sort of settlement.
- Advise Bartlett as soon as possible of the incident that may lead to a claim. Be guided by the Brokers. You may well be asked to complete a claim form.
- If appropriate, obtain signed witness statements.
- Record full details of the circumstances surrounding the incident including, if appropriate, weather conditions at the time.
- Take photographs or record diagrams of the area involved in the incident if appropriate.
- Record the incident in the next set of Club minutes and ensure a note is recorded of who holds all the relevant information regarding the claim. Remember a claim can be brought for up to three years after an incident - even longer for claims involving minors or non-Personal Injury claims.
- Do not enter into any correspondence or communication with the claimant unless specifically sanctioned by the Brokers.
- **If you receive a letter / claim notification form (CNF) from a claimant or Solicitor notifying you of an injury claim, you must make sure you pass it on to Bartlett immediately.**
- **Where you receive a 'Claim Notification Form' (CNF), then you must acknowledge this electronically to the claimant/solicitor no later than the end of the next working day. Insurers then only have up to six weeks (Employers Liability) or eight weeks (Public Liability) to investigate, and where necessary admit liability. Failure to adhere to the relevant timeframes will increase the costs of a claim.**

Legal Expenses Claims

To ensure that insurers deal with a claim, please comply with the following if you are faced with a potential legal dispute:

- If you think you may have a claim, do not ask a Solicitor for advice unless DAS (the insurer providing the cover) have given their permission. If you do, Insurers will not pay the costs involved
- It is always a good idea to get legal advice from DAS as soon as possible
- If you think that you might need to claim, contact DAS and a claim form and guidance notes will be sent to you
- If you call the Legal Advice Helpline to discuss a problem that might lead to a claim it is important to note that, due to the confidential nature of the service provided, a call to the Legal Advice Helpline does not register a possible claim.

Insurers will not cover legal action taken by Rotary which Insurers or their appointed representative have not agreed to or where Rotary does something that hinders Insurers or the appointed representative

If in any doubt at all contact Bartlett before taking any action.

Regalia and Money Claims

All losses must be reported to the Police and a crime reference obtained, no later than 48 hours of discovery of the loss.