



## Rotary District 9550 Liability Insurance Risk Management Plan

District 9550 participates in the National Rotary Insurance Program which includes a comprehensive Liability Policy. The policy includes cover for claims arising from molestation or alleged molestation.

Limit of Indemnity:	Public Liability	\$50,000,000
(Insurer QBE)	Products Liability	\$50,000,000
	Molestation	\$2,000,000

In order to establish whether a Rotary project or activity is covered under the liability policy, QBE requires certain **documentation** to be completed and submitted to the DIO prior to the commencement of the project/activity.

There is an expectation by the insurer that this requirement shall be met so that coverage can be either confirmed or declined. In the event that QBE declines to provide cover, such an event should be either abandoned or separate cover (for additional premium) obtained. **Under no circumstances should an event be conducted without public liability insurance**

This plan requires all District Officers to support clubs to adhere to the insurer's request to minimise risk exposure. This plan requires each club to have a responsible officer to ensure the procedure becomes a standard club process. Clubs should familiarise themselves with the following **documents**, all of which are available on the district website.

### A. Documentation required prior to the commencement of an activity:

**1. Rotary Insurance Pro Forma** This document serves as a preliminary request to have a particular event covered.

#### **2. Risk Management form**

A document which asks for specific details and history of an activity, including persons involved, and details of applicable third parties.

**3. Risk Management Check list** A check list to assist in the minimisation of risk exposure before the event is commenced.

**4. Disclaimer** As the liability policy excludes claims arising from "participation", a signed release from participants is required.

### B. Documentation required in the event of an accident or claim

**1. QBE Incident Report** This form is to be completed for the DIO as soon as practicable following an incident.

**2. Claim form** Applicable claim form with supporting documentation is to be completed and forwarded to the DIO.

#### **3. RI Incident report**

To be completed in respect of any YEP molestation event or alleged molestation event, and forwarded to RI within 72 hours.

### **C. D9550 YEP Emergency Response Guidelines**

\* Further information available from the District Insurance Officer [Email: Districtins@d9550rotary.org.au](mailto:Districtins@d9550rotary.org.au)