



INSURANCE INFORMATION

Rotary Insurance Program

District 9800 - District Assembly

District Insurance Officer - Mark Perree

mark@mibrokers.com.au

0412 707 701

Rotary
Districts of Australia



Who is insured?

Who is insured?

- * All Clubs inc District, Rotaract and Interact Clubs including clubs in course of formation, incorporated or unincorporated.
- * Members of Rotary including spouses/partners
- * volunteer workers, honorary or prospective members, host families,
- * District, Club and Institute Committees and Sub-committees, other bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

National Insurance Program

Nine Policies

1. Public & Products Liability
2. Property (Industrial Special Risks)
3. Personal Accident /Travel
4. Association Liability
5. Trailer/Vehicle Insurance
6. Stallholders Liability
7. Crime /Fidelity
8. Cyber Liability
9. YEP Travel Insurance

Public Liability

- Public/Products Liability \$50,000,000
- Molestation \$ 2,000,000
- Statutory Liability (Fines & Penalties) \$ 1,000,000

Deductibles:

- Public/Products \$1,000 (Nil for individuals)
- Molestation \$25,000
- Statutory Liability \$5,000 (\$1,000 for individuals)

Property - Industrial Special Risks -

- * All property up to \$50k – if static; up to \$25k anywhere in Oz
- * Inc Art Shows up to \$500k in total & \$100k any one item
- * need to declare/advise if more than \$50k is required
- * Includes theft cover
- * Note deductible / excess is \$1,500

Personal Accident/Travel

Journey Definition

- * A destination of 50 kilometers or more from the Covered Person's normal place of business or residence
- * The maximum duration of any one trip is 90 days.

Travel Authorisation Form (required for overseas travel)

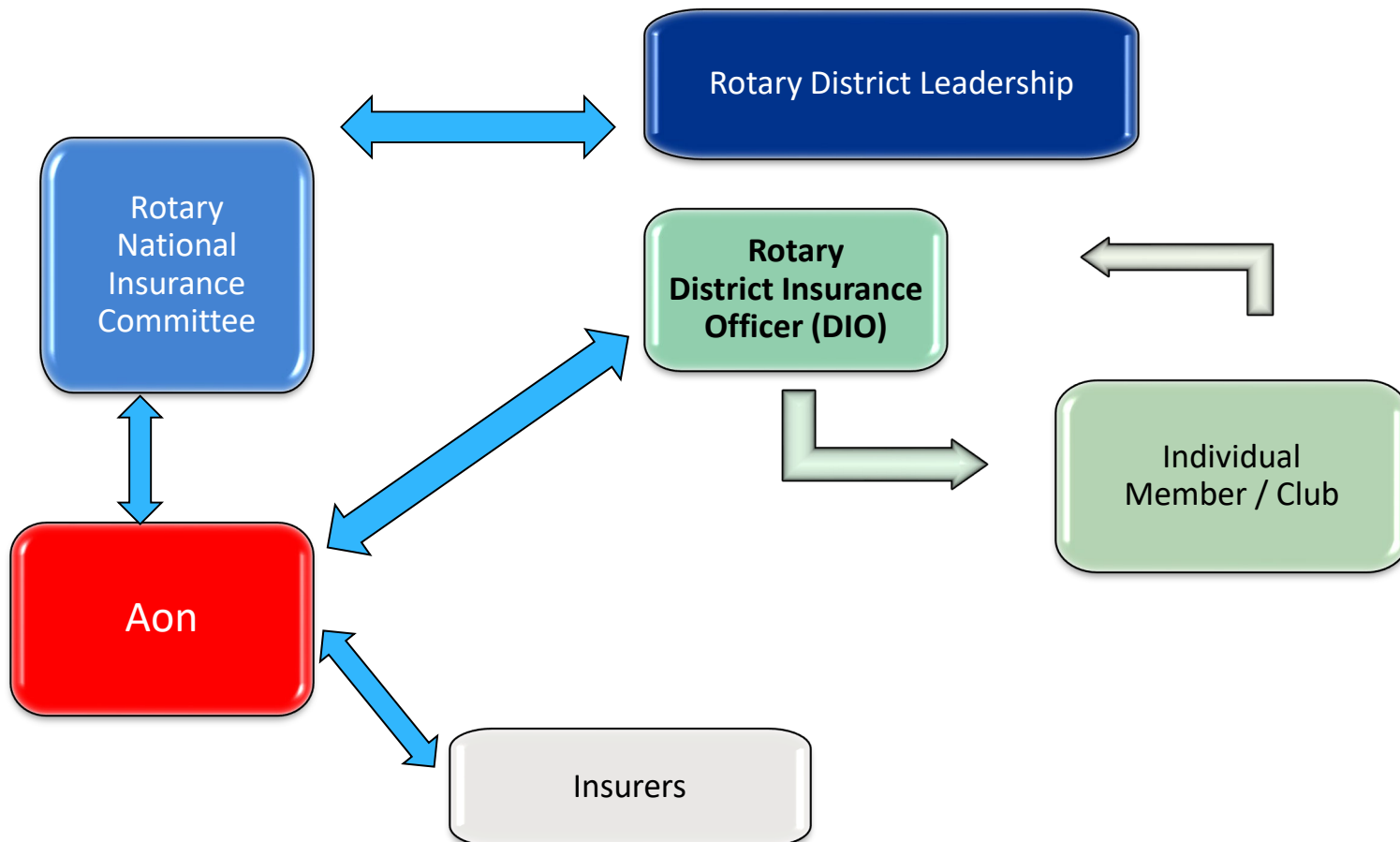
Fit for Travel Letter from your Doctor is a condition (you retain)

Incidental Private Travel - means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 60 days.

Age Limits - to 95 Years of Age

Smart Traveler - Travel Advice is a condition of cover to follow this advice.

Insurance Program Inquiries



Role of DIO

Referral point for insurance / risk management queries

Provision of Insurance Certificates of Currency – refer District website

Provide further details of queries re cover

Help collate info required to lodge claim

Seek & collate info received from clubs to provide to AON to facilitate renewal of covers

Best way to get a response – email – mark@mibrokers.com.au

DIO's Do Not

Represent the broker (AON) or the insurer

Check all details of your Risk Management plan

Club Insurance & Compliance Declaration 2019-2020

IMPORTANCE HIGH

Please return to District Insurance & Protection Officer **by 30 April**

Rotary Club of _____

Please insert club name

Section 1: Insurance

Members		Premium paid by District
Number of active Members as recorded in My Rotary		Total Members =
Food Vans / Trailers / Caravans (up to \$10,000)		Blanket cover- Premium paid by District
	Description of Vehicle	
	Registration Number	
	Value of vehicle	Sum Insured = \$
Motor Vehicles / Trailers (greater than \$10,000)		Premium paid by Club
	Description of Vehicle	
	Registration Number	
	Value of vehicle	Market Value or Sum insured = \$
Buildings/Contents (greater than \$50,000)		Premium paid by District
Address & Post Code of Building / Contents		
Construction of Building:	Walls	
	Floors	
	Roof	
	Security	
	Fire Protection	
Replacement cost of Building (if greater than \$50,000)		Sum Insured = \$
Replacement cost of Contents (if any one item greater than \$50,000)		Sum Insured = \$

Requirement of Clubs

Complete Pro-forma for any unapproved project or activity

Complete Risk Management document

Advise of any potential claim

Help collate info required to lodge claim

Review assets of club annually

Complete Club Insurance & Compliance form – only 24 clubs thus far!!

Check district website for Certificates -
<https://rotarydistrict9800.org.au/sitepage/district-information/insurance-certificates>

Risk Management

a definition:

“Risk management is a way to identify and avoid some future event that might cause harm”.

We need to know what could go wrong, and what we can do to prevent it from occurring.

Insurer Requirement

Pro forma

Prior to the commencement of any unapproved Project or activity, which might also include the participation of young people, an Insurance **Pro forma** should be sent to the DIO.

Upon receipt, the DIO can confirm whether or not the event is covered under the Rotary Liability policy, or advise of any special conditions.



PROTECTION

Rotary Volunteer Information and Declaration Form
(This form is mandatory for Volunteers
Responsible Adults are exempt - refer definitions)

Volunteer Dec
VBA March 2019

Personal Details

This form also meet the requirements of Student Exchange in Victoria)

Name			DOB / /	Email
Phone	Work	Home	Mobile	
Address			Period at this address (years)	
Occupation			Employer	

Program Involvement

Which Youth programs will you be involved with, and what will your role or roles be?	
Past Involvement with youth	

Personal References (Only one referee may be a Rotarian and none may be family members)

1	Name			Email	
	Phone	Work	Home	Mobile	
2	Name			Email	
	Phone	Work	Home	Mobile	
3	Name			Email	
	Phone	Work	Home	Mobile	

Police Check and Criminal History

Working with Children Card Number			Expiry Date	
Have you ever been charged with or been found guilty of charges involving sexual, physical, or verbal abuse, including but not limited to domestic violence or intervention orders.			Yes ()	
If yes, please explain. Also indicate date(s) of incident(s) and the Country and State in which each occurred (attach a separate sheet, if needed).			No ()	
Charges that resulted in a diversion should be recorded, as should the final outcome of any intervention order applications that might have been made against you.				
<p><i>I certify the following:</i></p> <ul style="list-style-type: none"> All statements and information given on this form are true and correct. I have read and understood the attached Code of Conduct and accept my obligations under the Code I have contacted my referees and all are happy for Rotary to contact them I give my full permission for any of the referees listed above to be contacted by Rotary to confirm my suitability as a Youth Program Volunteer. I agree to abide unreservedly by Rotary's decision as to my suitability as a Youth Program Volunteer in Rotary programs. I acknowledge that (copies of) this form and the results of Rotary's enquires will be held by the manager of any program for which I volunteer and by the District. <p>*For these purposes Rotary means the Rotary Club or District for which this form is submitted, and any other Club or District that conducts a Youth Program for which I volunteer either now or in the future.</p> <p>I have read and understood the above declaration and sign this form voluntarily.</p>				
Applicant	Name	Signature		Date
Rotary Witness	Name	Signature		Date

Note: This form meets the requirements of the Victorian Regulation and Qualification Authority (VRQA) in relation to student exchange in Victoria, and those of Rotary's Insurers. It is an update/replacement for the document called a Form 3

Definitions

Volunteer

A Volunteer is any adult involved with **Rotary Youth Program** activities that has direct interactions either supervised or unsupervised with youths/students.

Volunteers include among others:

Club and district Youth Exchange officers and committee members, Rotarian Counsellors, Rotarians and non-Rotarians, their spouses and partners who host youth/students for activities or outings, or who might drive youth/students to events or functions; and host parents and other adult residents of the host home, including siblings and other family members.

This person will have been police checked or formally reference checked in accordance with the State or Territory legislation.

Responsible Adult

A responsible adult is any adult who, in a family or group situation for a short period of time, is responsible for caring for a youth/student. This person shall be in a position to offer the youth/student an educational, cultural, or recreational experience.

This person will not have been police checked or formally reference checked, because either there was insufficient time to do so before the experience, or the experience is such that there is virtually no opportunity for misconduct to occur. (Any police check required by State or Territory legislation should be carried out)

The youth/student's host family and/or club counsellor needs to be satisfied, in the same way a conscientious parent would be satisfied, that this person is suitable for their own underage son or daughter to stay with for a short period of time.

Record of Referee contact by Club Authorised Officer

1 Name Referee			Contact Date
Comments			

2 Name Referee	Contact Date
Comments	

3 Name Referee	Contact Date
Comments	

Name of Authorised Club Officer _____ Position _____
Signed: _____ Date _____
Authorised Club Officer
Phone _____

I _____ President, Rotary Club of _____
verify that _____ has satisfactorily completed this Declaration, Referees have been contacted and Working With Children card is current. The club finds the applicant to be a suitable Volunteer.
Signed _____ Date _____
Phone _____

NOTES:

Background Checks and Criminal Record Checks

Background Checks and Criminal Record Checks Background checks play a critical part in any youth protection policy because they deter potential offenders and deny known offenders access to the program.

Although many offenders have no criminal record and diligently avoid being caught by law enforcement, background checks may dissuade them from volunteering in a Youth Program.

Many youth-serving organizations require a criminal background check for all adult volunteers who work with youth, even for programs that don't involve unsupervised access to youth.

Reference Checks

Reference Checks Simply requesting references in the application is not sufficient.

Contact each reference by phone or in person, and ask a standard set of questions, such as:

- How long have you known this individual?
- In what capacity?
- Do you think this person is well qualified to work with youth?
- Would you have any reservations about recommending this person to serve in a Rotary Youth Program?

Record the date of the interview and responses to each question and keep this information with the volunteer's application.