



Bartlett
INSURANCE BROKERS

Insurance Guide

2015/16

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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.
- Rotaract.
- Interact.
- 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.** If you have any queries then please contact Bartlett directly for advice and guidance.

Examples of additional covers that can be arranged include:

- Fireworks Displays (refer to Page 7 for more information).
- Property and Equipment Insurance.
- Cancellation and Abandonment.
- Adverse Weather Insurance.
- Prize Indemnity.
- Personal Accident cover for students attending the Rotary Youth Leadership Awards.
- Travel Insurance.
- Regalia.
- Club owned equipment.
- Hired or borrowed equipment.

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

All insurance documentation can be found on the RIBI website in the members area (so you will need to be logged in) under the [Insurance section](#) which is within Compliance.

Bartlett & Company Ltd: Contact Details

Address Bartlett & Company Ltd
 Broadway Hall
 Horsforth
 Leeds LS18 4RS

Key Contacts Insurance Advice RIBI Team 0113 259 3636

RIBI@bartlettgroup.com

 Insurance Claims Matthew Wilks 0113 259 3502
 Jonathan Dinsdale 0113 259 3505

RIBIclaims@bartlettgroup.com

Section 1 – RIBI Insurance policies

There are five insurance policies and a separate compensation scheme arranged by RIBI:

Insurance Policies

- Combined Public and Products 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.

The Combined Liability insurance confirmation is available [here](#)

- 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 – covering District and Club publications.
- 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.

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 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

Automatic 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.

Below is a list of activities for which automatic cover has been agreed with the insurer.

No other events are covered without referral to Bartlett.

- Amateur Boxing matches (conducted under the leadership and control of the Amateur Boxing Association (ABA)).
- Archery events conducted under the leadership of a Grand National Archery Society instructor.
- Auctions.
- Bag packing.
- Balloon releases (subject to referral to the Civil Aviation Authority).
- Band Championships.
- BBQ's & Hog Roasts, subject to compliance with statutory obligations relating to food hygiene.
- Beer, wine or cheese festivals and the like, subject to a maximum attendance of 2,500 people.
- Blood Pressure and Stroke Awareness days.
- Bowling events.
- Provision of Bouncy Castles, subject to compliance with all PIPA guidelines.
- Cabaret evenings.
- Camping trips (subject to adequate supervision and compliance with RIBI's protection policy including any parents).
- Carnivals, subject to a maximum attendance of 5,000 people.
- Classic car and motorbike shows.
- Cheese and wine events.
- Christmas Markets.
- Clay Pigeon shoots, subject to compliance with CPSA safety guidelines.

- Concerts, subject to a maximum attendance of 2,500 people.
- Conferences, subject to a maximum attendance of 5,000 people.
- Dances.
- Dart competitions.
- Disability Games.
- Donkey Derbies.
- Duck races.
- Easter Egg hunts, subject to a maximum attendance of 2,500 people.
- Exhibitions.
- Fashion shows, subject to a maximum attendance of 5,000 people.
- Festival of Lights, subject to a maximum attendance of 2,500 people.
- Fireworks displays where:
 - the attendance will be less than 1,000 people.
 - And
 - the display is carried out by a specialist contractor with their own Public Liability insurance providing a limit of no less than £5,000,000.

If additional cover is required where the above requirements are not met please complete the [referral form](#) and email it to Bartlett.

- Food Fairs, subject to a maximum attendance of 5,000 people.
- Food parcel delivery.
- Galas, subject to a maximum attendance of 5,000 people.
- Gardening help (excluding tree-felling and use of chainsaws).
- Garden Parties, subject to a maximum attendance of 5,000 people.
- Garden Trails.
- Golf Tournaments (excluding the use of motorised golf carts).
- Health information days.
- Jumble Sales, Bake Sales, Bring-and-Buy Sales, Car Boot Sales.
- Kite flying, subject to compliance with Air Navigation Order and Regulations published by the Civil Aviation Authority.
- Marathons, subject to a maximum attendance of 2,500 people..
- Model Railway exhibitions.
- Non-contact sporting activities.
- Pancake races.
- Pet Shows.
- Polio Eradication Trips (**excluding drug administration or 'hands-on' work and Employers Liability**).
- Racing events but excluding:
 - usage of motor vehicles or any other mechanically-propelled vehicle,
 - usage of skateboards, roller blades, cycles.

- usage of watercraft other than Yachting Events, Boating Events or Dragon Boat Races, provided such watercraft are less than 9m in length, are non-mechanically propelled and used only on inland waterways or within 3 miles of the coast.
- any events involving the riding of animals.
- RIBI Districts Youth Exchange Association, RIBI Youth Service Events (including RYLA) and Kids Out Events, subject to:
 - The RIBI protection policy being followed and DBS checks carried out where required, and;
 - A risk assessment carried out in accordance with the RIBI Health & Safety policy, and;
 - Any Hazardous Activities, such as Abseiling, Climbing, Horse Riding etc, being undertaken by a qualified third party provider, who hold their own liability insurance. Evidence of such insurance to be kept on file with the Risk Assessment.

With regards to Youth Exchange, please note that there is no cover under this policy for the individuals whilst travelling or staying abroad. Individual travel insurance should be arranged, which should include personal liability insurance. Bartlett can provide a quotation for travel insurance, if required.

- Spiral Wells used for Rotary Fundraising.
- Sponsored cycles on roads or cycle paths only, subject to a maximum of 2,500 participants.
- Sponsored walks, runs or swims subject to a maximum of 2,500 participants.
- Stalls run by Rotary Clubs.
- Street collections and erection of banners.
- Tree of Lights, subject to a maximum attendance of 2,500 people.
- Use of stationary trailers or floats not attached to a motorised vehicle.
- Village Fetes, subject to a maximum attendance of 5,000 people.
- Visits and outings (seaside, parks, museums, art galleries).
- Wassail events.
- Wheelbarrow races.
- Yachting Events, Boating Events or Dragon Boat Races and Raft Races, provided watercraft are less than 9m in length, are non-mechanically propelled and used only on inland waterways or within 3 miles of the coast.
- Youth Speaks
- Young:
 - Artist, Chef, Musician, Photographer, Technology, Writer competitions.

Where clubs are organising events that fall outside of the above list please complete the **Rotary Event Insurance Referral Form**. The completed form must be sent to Bartlett, in good time before the event, to ensure adequate cover is arranged.

Hazardous & Excluded Activities

In the event that any hazardous activity is to be organised please refer to Bartlett for advice as Public Liability cover will not be automatically provided.

It is incumbent upon the event organisers to take all reasonable steps to ensure the safety of participants as far as possible. Many of these activities are operated through Codes of Practice, Health and Safety Executive Guidelines, Trade Association Guidelines, Government Regulations and Health and Safety Executive Guidance Notes.

A check should be made with the operator to establish if such controls exist, and if so, that they are followed. Where there is any doubt, the activity should be abandoned.

Examples of hazardous activities and events that are not covered/ excluded are:

- Abseiling.
- Activities outside England, Scotland, Wales, Northern Ireland, the Isle of Man and the Republic of Ireland.
- Assault course.
- Aviation risks.
- Barfly jumping.
- BMX cycling.
- Bungee jumping.
- Caving.
- Driving of any vehicle by persons who would not be allowed to drive such a vehicle on the public highway.
- Dry slope skiing.
- Horse riding.
- Use of hot-air balloons.
- Hovercraft.
- Jet-skiing.
- Marine and water-borne risks, other than those automatically covered above.
- Motor third party liability where required under the Road Traffic Act.
- Parachuting.
- Pole climbing.
- Pony-trekking.
- Racing risks.
- Rock Climbing.
- Sports stadia, theatre or music venues where attendance may exceed 1000 at any one time.
- Sub-aqua diving.
- Swimming.
- Usage of motor vehicles or any other mechanically-propelled vehicle.
- Zip-wiring.

This is not an exhaustive list, if you are at all unsure as to whether an activity would be defined as dangerous please contact Bartlett for advice.

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. Insist on written evidence and keep this with your risk assessment for the event.

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.

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.

Motor Contingent Liability

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 arising from the use of trailers as a Santa's Sleigh, subject to only **one person** seated upon the trailer whilst it is being towed.

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](#) and email it to Bartlett if you require a quote.

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.

Limit of Indemnity

£2,000,000 in the aggregate
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.

Fidelity

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.

Limit of Indemnity

£250,000 in the aggregate.

Excess

£2,500

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

Excess

£2,500 each and every loss

Legal helpline

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

Legal Expenses Insurance

Insured

Clubs and Districts

Limit of Indemnity

£50,000

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

Exclusion – 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:
 - An event causing physical damage.
 - 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:

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

0844 893 9012

Libel & Slander Insurance

Insured

Clubs and Districts

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

£750 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.

Always ensure that when using pictures and photographs you have permission from the owner. Do not copy pictures or images from the internet.

Personal Accident Insurance

Insured

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

This policy includes cover for Rotaract, Interact, Rotakids and volunteers including Scouts, Girl Guides and Sea Cadets.

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)	£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
Disability assistance expenses or relocation expenses* up to	£25,000
Domestic assistance expenses	up to £50 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	£50 per day for up to	104 weeks
Hospital confinement benefit	£50 per day for up to	52 weeks
Dental expenses	up to	£2,000
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 50% of Temporary total disablement benefit up to a maximum per week of		£500
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

Fire, Lightning, Explosion, Aircraft, Riot, Malicious Damage, Earthquake, Storm, Flood, Escape of Water, Impact, Accidental Damage and Theft or Attempted Theft (involving forcible or violent entry or exit to premises).

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.

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.

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.

Money (Rotary compensation scheme)

Cover

Loss of 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	£250,000
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	£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

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

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 - £5,999	2
£6,000 - £9,999	3
£10,000 +	4

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.

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.

Section 2 - Additional optional insurances available

Various additional insurance policies are available to clubs:

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](#) and email it to Bartlett.

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.

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.

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.

Money – for limits in excess of the Money Compensation Scheme, please complete the [referral form](#) and email it to Bartlett.

Regalia – for limits in excess of the Regalia Compensation Scheme, please complete the [referral form](#) and email it to Bartlett.

Club Owned Equipment - please complete the [referral form](#) and email it to Bartlett.

Personal Accident – for students attending the Rotary Youth Leadership Awards, please complete the [referral form](#) and email it to Bartlett.

Section 3 – 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 RIBI to insure motor vehicles or any other mechanically propelled vehicle (i.e. Cars, Vans, Lorries and Minibuses) 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 flat bed 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.
- **RIBI Health and Safety Policy** - must be followed, including carrying out a risk assessment for each event.
- **RIBI Protection Policy** - when any event or activity involves Children or Vulnerable Adults then the RIBI Protection policy must be followed and DBS checks carried out where required.
- **RIBI Equality and Diversity Policy** - Districts and Clubs should take all reasonable steps to adopt the RIBI Equality & Diversity policy.

The above policies are available to download [here](#).

Overseas Activities

- All Rotarians who are members of a club within RIBI (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 4 - 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 'Letter of Claim', Insurers only have 21 days to acknowledge the letter and 3 months to investigate from the date of acknowledgement. If your insurers miss these deadlines, the Courts can impose financial penalties, which will increase the costs of a claim.

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.

Detailed advice is available at www.bartlettgroup.com/cnf

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 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.