

## **INSURANCE 2016-2017**

The District has arranged a comprehensive group insurance to provide cover to District Clubs, Rotarians, volunteer helpers and participants in Rotary programmes and activities, against property loss or damage, personal injury, Statutory and Officers liability, and Rotary travel.

The cover provided is relatively comprehensive and is not possible to describe the detailed provisions of the policy in this communication. However, the following is a summary of the main features:

### **MATERIAL DAMAGE**

Provides cover on property in the care or custody of Clubs/Districts located anywhere in New Zealand, and whilst in transit. There is an excess of \$500 with a \$1,000 excess for burglary or \$2,500 if not alarmed. There is a maximum liability of \$100,000 for any one event.

### **LEGAL LIABILITY**

Provides cover of up to \$5m for legal liability to pay compensation in respect of property damage and bodily injury anywhere in the World except USA and Canada. There is a general excess of \$500 for each claim.

### **OFFICERS' LIABILITY**

Cover is held (similar to directors liability in companies) to indemnify Club Officers against statutory liability (other than criminal acts).

### **OVERSEAS TRAVEL**

Cover for travel similar to that available from other sources is available on a limited basis to Rotarians while on Rotary business. The arrangement must have the approval of the District Governor as official Rotary business and is processed through the Treasurer's Office.

### **ADMINISTRATION AND CLAIMS OF INSURANCE**

The premium cost of this insurance cover is recovered by way of a charge against Clubs based on a recovery per Rotarian. All Clubs and members involved in significant projects are advised to obtain a cover note for that project – in some cases parties with whom a Club works on major projects will require that. Claims should be notified for processing as soon as practical. Please notify the District Treasurer of any upcoming visits to ensure that cover is placed on that activity.

### **LAWSAFE/SPORTSAFE**

We have managed to extend our District Insurance cover with Lawsafe, which will pay the legal costs you may incur in defending yourself for a personal liability against different types of legal proceedings. There is a \$100,000 cover for any one claim and in aggregate.

The cover for individuals includes serious traffic offences, liability under statute eg Health and Safety At Work Act and the Resource Management Act, and action brought by the police under the Crimes Act eg criminal nuisance.

## **CONDITIONS AND EXCLUSIONS**

As with all insurances there are conditions and exclusions. The District's public liability insurance cover extends to projects that are totally controlled by Rotarians. Where there is any form of joint venture with other parties, that project will need its own insurance cover.

All Club activities must be reported to the District Treasurer prior to the event taking place. Please allow sufficient time for the event to be reported through to the Insurers. The Insurers will provide a confirmation of cover.

Extensions to our insurance cover may be arranged for particular events/activities.

## **CONTACT**

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