



RISK MANAGEMENT

The U.S. Rotary Club & District Liability Insurance Program ("Program") provides all U.S. Rotary clubs and districts and Rotaract clubs with general liability and directors & officers/employment practices liability insurance.

If your club hires a pyrotechnics vendor for a fireworks display, your club must purchase a primary general liability insurance policy with coverage limits of \$5,000,000 for the fireworks display. Your club can purchase primary and excess general liability insurance policies in order to reach \$5M limits (e.g., \$3M primary, \$2M excess).

A licensed insurance professional should be able to assist your club in purchasing general liability insurance with \$5M limits.

Additionally, the pyrotechnics vendor is required to have general liability insurance with \$5M limits, or the limits required by the municipality or venue, whichever is more.

The Program's general liability insurance will be excess of your club's general liability insurance in case of a catastrophic loss.

Additional Considerations:

- Before your club signs the pyrotechnics vendor's contract, it should be reviewed by an attorney, and your club should understand the allocation of responsibilities between your club and the pyrotechnics vendor. Further, do not agree to indemnify the pyrotechnics vendor for risks beyond your club's control.
- Insurance requirements in the pyrotechnics vendor's contract should include language that requires them to name your club as an additional insured on a primary and noncontributory basis and provide a certificate of insurance.

Risk Management must confirm that your club has purchased general liability insurance with \$5M limits, so please send us your certificate of insurance a minimum of one week in advance of the fireworks display: insurance@rotary.org. Send us the pyrotechnics vendor's certificate of insurance as well. If there is a claim, this information will help us respond as quickly as possible.

Purchasing general liability insurance with \$5M limits is not required of your club in the following instances:

- If your club contributes funds to a fireworks display but does not sign the pyrotechnics vendor's contract.
- If your club sells pre-wrapped fireworks but is not involved in detonating them.

If the municipality instead signs the pyrotechnics vendor's contract, but your club remains responsible for other parts of the event, ask if the municipality could include language that requires the pyrotechnics vendor to name your club as an additional insured and provide a certificate of insurance.

Arthur J. Gallagher & Co., Rotary International's insurance broker, has a website featuring information about the Program and what it provides to your club. The website, username, and password are below:

Website: rotary.ajg.com
 Username: rotary@ajg.com
 Password: rotarian1

Please note, for the Website and Username, that is A-J-G.

This website is only for U.S. Rotary club and district and Rotaract club use. Please feel free to share the username and password with others in your club or district, but don't post them anywhere, as this is the exclusive source for all of the Program's documents, forms, and other materials.

| Insurance Broker | Risk Management | | | |
|--|--|---|---|--|
| Arthur J. Gallagher & Co. | Julita Brzozowska, Risk Manager | Carol Dietz, Risk Management Senior Specialist | Jacob Kolar, Risk Management Analyst | Ann Berdahl, Claims & Insurance Manager |
| 1-833-376-8279 | 1-847-424-5394 | 1-847-424-5245 | 1-847-866-3138 | 1-847-866-3125 |
| rotary@ajg.com | insurance@rotary.org | | | claims@rotary.org |