

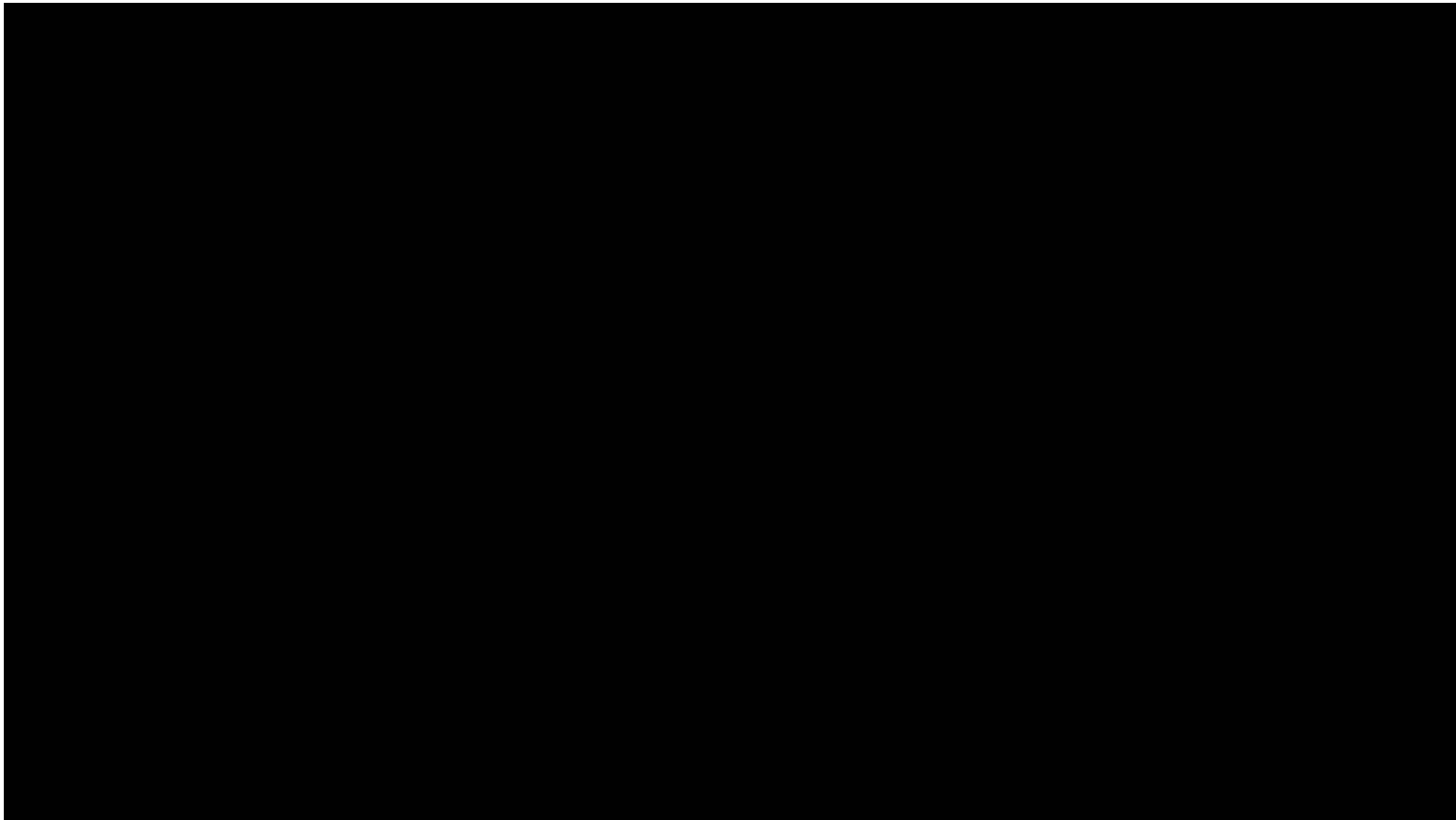
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Rotary Training Program Insurance



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‘Duty of Care’ is the basic responsibility one has towards others in respect of their rights. It is established through tort of negligence.

*A **tort**, in common law jurisdictions, is a civil wrong that unfairly causes someone else to suffer loss or harm resulting in legal liability for the person who commits the tortious act, called a tortfeasor.*

Conversely:-

If one neglects or fails to meet their legal obligation of ensuring the safety and well-being of those in their employ **or care** they are said to have failed their duty of care and may therefore be found to be negligent under the law.

Insurance Topics

1. Duty of Disclosure.

- This is why the application form must be completed and (please!) submitted in good time
- So that if there are questions these can be resolved **prior** to the event.



2. Insurance Provider & Certificate. e.g. Public Liability.

QBE handle all of the insurance but **only** through a broker. AEON

On the plus side we get a much better deal than we used to.

John and I provide the contact

We are covered for \$50 million.



3. Type of Policies. Individual vs ISR

Industrial special risk .. Rotary has an ISR policy right across the board. ISR is **only** for property.

The excess will be higher for these policies ie
\$1500

It is an amazing policy really at about \$18 /per member
And \$68 per club.

Burglary is separate!



4.

Need For Separate Cover

For example

Art shows > \$100,00 value art

(but notification is **still** required regardless of the value)

Caravans and trailers over \$10,000.

Watch as the structure changes, If Rotarians or Roteract
Involved in projects not run by the club..

Any concerns? Seek advice.



5. Work Health & Safety Legislation

Obviously we must always stay within the dictates of the legislation (as part of our duty of care).

Provide a formal Induction briefing for larger fund raisers, we must move onto doing this!



6. Projects Involving External Organisations

Any other organisations must have Insurance cover and be able to produce a copy of their current Certificate prior to the event.



7. What & Who is Covered

1. Nominated Rotary, Rotaract and Interact, members.

2. Members of Rotary including spouses. partners,
(Includes gay partners.) also Honorary Members etc.

3. Accidents are covered... cover reduces with
age.



7. What & Who is Covered/Not Covered

4. Rotarians and family travelling > 50kms
5. Insurance for overseas travel for Rotarians, spouses dependants on Rotary business is still applicable.

However as **from February 2016**, you will need

- a. To notify John Rix with **details of the trip** and,
- b. Obtain a Doctors letter** for each person stating that each member is fit to travel.



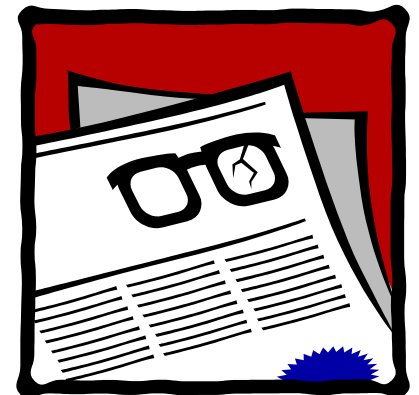
This letter does **not** need to be submitted to John Rix but only produced when and if there is a claim.

8. Procedure for approval of Projects (Paperwork)

It is easy !

1. Fill out the Insurance form: It is “Fill-in-able”
2. Complete the Risk Assessment form.

Help is available !



9. Role of Volunteers:

- (1) Normal Volunteers ✓
- (2) Specialist Volunteers.(Trades) ✓
- (3) Centrelink Volunteers.'Newstart '
Allowance ✓

Yes they must still be notified to
Insurers



10. Claims Process.

1. Report to John Rix and request a claim form
2. Record pertinent details and photos. Duty of Disclosure applies

Remember ... There is an excess (\$1500) on the policy.(on property).



11. Club Assets.

- (1) Report Total Assets **May** each Year
- (2) Replacement Value. New for Old
- (3) Address of Property/ies
- (4) Construction of Walls, Roof Floor.
- (5) Fire Alarm, Security, Alarmed, Locks
<\$50,000 not strictly required but we do still
need to know.



12. CONTACT BY CLUB INSURANCE/RISK MANAGEMENT PERSON

Call Nigel Woolmer for assistance with Risk Assessment issues

John Rix for Insurance queries.

Do your best to have a club member who routinely does the Risk and Insurance functions.

Keep good records .. Most of what we do IS repetitive !



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Any Questions ??

