



U.S. Rotary Club & District General Liability Insurance Program Certificates of Insurance

Below please find general information on certificates of insurance.

- Rotarians can obtain a certificate of insurance from Rotary's insurance website. Special requests for certificates of insurance are handled by our insurance broker, Lockton. Lockton's contact information is listed on the Request Form.
- Most certificates are issued within 1-2 business days. Special requests and incomplete forms may take longer to process.
- Many organizations that request a certificate of insurance also request "additional insured" status. An "additional insured" is a person or organization that is not automatically included as an insured under our insurance policy, but for whom limited insured status is arranged. Additional Insured status does not extend full general liability insurance coverage to the other entities, but rather provides limited coverage for that entity in the event a claim arises from your club's acts or omissions. However, an additional insured is not covered under our policy for its own acts or omissions. To protect itself from such claims, the additional insured would have to secure its own general liability policy.
- In order to name an organization as an additional insured, **there must be a legal document that requires such status**. The document may be in the form of a permit, contract or other type of agreement. If a claim occurs in which the additional insured requests coverage and no legal document exists, coverage for the additional insured could be denied. Such a denial could lead to claims of misrepresentation between the organization and your club or district.
- A common request of additional insureds is that our insurance policy be endorsed to serve as the primary insurance and that all other insurance of the additional insured becomes excess and non-contributing. Unfortunately, our insurers are unable to comply with this type of request.
- As the insurance program is effective and renewed each July 1st, Lockton is unable to issue certificates for 4th of July events until all insurance policies have been negotiated, and coverage is finalized. The Risk Management department anticipates that the renewal will occur in early- to mid-June. If you need a certificate for a 4th of July event prior to the renewal, submit a Request Form to Lockton. Once the policies are renewed, Lockton will issue the requested certificates. Meanwhile, explain the renewal timing, and agree to furnish a certificate once the policies renew. July 1st is a common effective date in the insurance industry; most organizations will be amenable with this arrangement.
- Several certificate holders have requested that the cancellation language in the bottom right corner of the certificate be amended. Unfortunately, our insurers will not allow this language to be amended.