

**ROTARY DISTRICT 6270**  
**DIRECTOR & OFFICER POLICY**  
**EFFECTIVE JUNE 26, 2008 TO JUNE 26, 2009**  
**United States Liability Insurance Company**

THIS POLICY COVERS THE FOLLOWING:

1. EACH ROTARY CLUB
2. EACH BOARD OF DIRECTORS
3. EACH COMMITTEE
4. EACH CLUB FOUNDATION BOARD OF DIRECTORS
5. EACH ROTARACT CLUB, BOARD MEMBERS & COMMITTEES
6. EACH INTERACT CLUB, BOARD MEMBERS & COMMITTEES
7. EACH YOUTHACT CLUB, BOARD MEMBERS & COMMITTEES
8. ANY OTHER ROTARY RELATED CLUB OR ORGANIZATION THAT IS PART OF THAT PARTICULAR CLUB
8. ALL DISTRICT ROTARIANS ON DISTRICT STAFF OR DISTRICT COMMITTEES
9. EACH DISTRICT FOUNDATION

**EMPLOYMENT PRACTICES LIABILITY** IS NOW OFFERED TO ALL MEMBERS OF ROTARY (FOR BOTH DISTRICTS WITH ACTUAL EMPLOYEES AND FOR ALL MEMBERS OF THAT DISTRICT AS VOLUNTEERS. THE ENDORSEMENT HAS ITS OWN \$1,000,000 LIMIT, DEDUCTIBLE AND PREMIUM. THIS WOULD COVER ON A "ROTARIAN TO ROTARIAN" BASIS AND AFFORDS THE SAME COVERAGES AVAILABLE ON ANY EMPLOYMENT PRACTICES POLICY PURCHASED FOR THE WORKPLACE. (COVERS SEXUAL HARRASSMENT, RACIAL OR GENDER DISCRIMINATION, HANDICAP DISCRIMINATION, ETC)

**DIRECTORS & OFFICERS COVERAGES:**

LIMIT OF LIABILITY:	\$1,000,000 EACH CLAIM ( <b>CAN BE PURCHASED WITH LIMITS UP TO \$5,000,000 IN INCREMENTS OF \$1,000,000 WITH AN APPROXIMATE COST OF \$1000 PER INCREMENT</b> )
AGGREGATE DEDUCTIBLE	\$1,000,000 VARIES BY STATE
FIDUCIARY LIABILITY*	NONE
EMPLOYER LIABILITY	\$1,000,000 EACH CLAIM ( <b>CAN BE PURCHASED WITH LIMITS UP TO \$5,000,000 IN INCREMENTS OF \$1,000,000 WITH AN APPROXIMATE COST OF \$1000 PER INCREMENT</b> )
DEDUCTIBLE	VARIES BY STATE

THE ABOVE COVERAGES APPLY TO THE DIRECTORS & OFFICERS POLICY PURCHASED BY EACH ROTARY **DISTRICT**. ANY QUESTIONS FROM ANY CLUB OR INDIVIDUALS SHOULD BE DIRECTED TO **Wieben Insurance Services (805)-584-0522** AND WE WILL BE HAPPY TO DISCUSS ANY DETAILS OF THIS POLICY. CLAIMS SHOULD BE DIRECTED TO **Wieben Insurance Services**.

\*FIDUCIARY LIABILITY – RELATES TO MISAPPROPRIATION OF FUNDS HELD FOR PENSION FUNDS. ROTARY DOES NOT ADMINISTER PENSION FUNDS, SO THERE IS NO COVERAGE AVAILABLE. COVERAGE FOR MISAPPROPRIATION OF CLUB OR DISTRICT FUNDS WOULD BE AVAILABLE IN THE FORM OF A DISHONESTY BOND THAT EACH **CLUB OR DISTRICT MAY PURCHASE SEPARATELY** THROUGH **Wieben Insurance Services**. IF THE BOND IS REQUESTED FOR OUT-OF-STATE COVERAGE, WE SUGGEST YOU OBTAIN THIS BOND THROUGH A LOCAL AGENT. **BE SURE TO REQUEST AN ENDORSEMENT OF NON-COMPENSATED OFFICERS** AND COVER ONLY THE POSITIONS THAT WOULD BE HANDLING CLUB FUNDS OR DISTRICT FUNDS(DISTRICT GOVERNOR, DISTRICT TREASURER, PRESIDENT, PRESIDENT-ELECT TREASURER, ETC.) SINCE THE MEMBER IN THOSE POSITIONS CHANGE EACH YEAR, IT IS EASIER TO COVER THE **POSITION** INSTEAD OF THE INDIVIDUAL.