

## EVENT COVERAGE

The Rotary District Insurance Package is designed to cover most of the Rotary Clubs events, however with every insurance policy there are some exceptions. As general liability policies are not designed to cover higher risk event, and the following events are excluded from our district policy and therefore require a separate Event Liability Policy.

### EVENTS NOT INCLUDED IN THE DISTRICT POLICY

- Multi-Day Festivals (Rib Fests, Music Festivals, Beer & Wine Festivals, etc)
- Parades, Fairs
- Amusement Rides, Inflatables
- Beer Gardens/Tents
- Events involving Watercrafts
- Air Shows, Aerial Attraction
- Rodeos, Sporting Competitions
- Fireworks, Pyrotechnics
- Events involving Aircrafts

### IMPORTANT CAVIAT:

Rotarians ARE COVERED when simply providing volunteers at the above mentioned events when the events such as parades, fall fairs, etc are planned by other parties ie the City/Township, another not for profit such as the Chamber of Commerce, Lions Clubs, etc.

Purchasing separate event liability policies is the responsibility of the organizing party. Therefore, when Rotary Clubs are the ones planning these events, they need to contact our broker for a separate event liability policy.

### HOW TO GET A SPECIAL EVENT POLICY?

Simply complete the Special Event Liability application and submit it to our office.

\*\*\*Please be sure to include your club name.

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### Event Planning Risk Management Planning Tips:

- Ensure anyone serving food has their food safe certificate
- Ensure anyone serving alcohol has their serving it right or an equivalent serving certificate.
- Collect certificates of all Vendors naming the Rotary District and your Rotary Club as "Additional Insured" with regards to the event you are planning.
- Vendors can include, food vendors, alcohol vendors, artisan vendors, product vendors, companies providing security, etc