



U.S. Rotary Club & District General Liability Insurance Program **Loss Control Guidelines**

Loss control. Loss prevention. Risk control. Risk management. The terms are interchangeable in describing ways to reduce the frequency and/or severity of claims. Insurance is just one part of your club's overall risk management program. Risk management activities typically focus on preventing harm to others, as well as protecting your club's assets. Further, it is especially important to avoid accidents or mishaps because they could potentially damage your club's reputation.

No one, especially a Rotarian, wants to see someone injured or property damaged as a result of a Rotary event. Assembled below are some suggested loss control guidelines to help reduce the frequency and severity of claims.

General

- Discuss a risk management topic or safety tip on a periodic basis (monthly or weekly) that is relevant to an upcoming event.
- Appoint an individual at the club level to act as a risk manager/safety officer. This individual should be consulted in the planning and carrying out of events to help ensure the safety of participants, volunteers, Rotarians and all others involved.
- An incident that occurs at a club event may attract media attention and represents an opportunity to either strengthen your club's reputation or create lasting damage. In advance, prepare an effective response to the media during a crisis and designate a media spokesperson. Anything that anyone says to the media can be used against your club in any claim or litigation that results. All Rotarians and volunteers should refer all questions to the designated spokesperson.
- Conduct background checks on employee candidates and volunteers, especially those involved in youth programs.
- Prepare and document a set of your own risk management guidelines that applies to your club's activities. Maintain multiple copies with several members so that your contingency plans are available.
- Develop a set of criteria for when to postpone or cancel the event.
- Have a first aid kit readily available as well as trained personnel to use the kit.
- Maintain all contracts, waivers, hold harmless agreements and permits for at least five years after the given event. (The amount of time may vary depending on your state's relevant statute of limitations.) These documents can help defend future claims or suits.

Alcohol

- Review and adhere to local statutes that govern the sale and consumption of alcohol.
- Establish protocol and check identification to ensure that underage consumption does not occur.
- Set a "Last Call" an hour before the event ends to limit the probability of an intoxicated person driving on the road.
- Develop and document a strategy to handle intoxicated persons.
- Require Rotarians and volunteers serving alcohol during Rotary sponsored events to complete an alcohol server intervention program such as TIPS to reduce the chance for potential loss

arising from the sale of alcoholic beverages (for additional information on TIPS go to: <http://www.gettips.com/>).

Children/Teens

- Conduct full background checks on individuals who will be working with, chaperoning, or hosting participants in any Rotary youth program or activity involving minors.
- Obtain parental/guardian permission slips that hold your club harmless for loss.
- Educate chaperones to read and abide by warning-sign restrictions for their charges (height, weight and medical problems) at amusement parks, swimming areas, and similar activities.
- Orient chaperones to the location of first aid stations and contacts in the event of an emergency.
- Set up a program to objectively handle allegations and investigations of improper conduct.

Construction projects

- Work safely: educate volunteers on how to properly use equipment and provide or ensure that they wear proper safety gear.
- Ensure that the construction area is properly secured when not in use.
- Contractors assisting with projects should provide a certificate of insurance evidencing proof of general liability insurance and name your club or district as an additional insured.

Disabilities

- Research what laws pertain to your event and ensure you follow the laws' intent.
- Ensure that handicapped parking is available and close to the event entrance.
- Ensure the terrain between parking space and entrance is accessible (smooth pavement, ramps or elevators).
- Ensure that handicapped-accessible bathroom facilities are available.
- Registration tables should be set at a height convenient and accessible for those seated or standing.

Driving

- Allow only experienced licensed drivers to drive on club business, as inexperienced drivers are more prone to cause accidents.
- Keep the number of transported individuals to a minimum. As the number of people transported increases, the probability of an accident due to additional noise and distractions also increases.
- Use public transportation or a common carrier when available.
- Avoid traveling with pets, talking on cellular phones, or reading maps while driving. Pull over to the side of the road when making calls or consulting maps.
- Avoid driving during harsh weather conditions (e.g. wet/icy road conditions)
- Ensure that all drivers have a valid license and statutory limits of insurance on their vehicles.
- Avoid using modes of transportation that are difficult to see by other vehicles (e.g. motorcycles or bicycles).
- Avoid using large vehicles that are hard to maneuver (e.g. buses, trucks, RVs) unless the driver is familiar with driving such vehicles.

Fireworks

The program does NOT cover events where an insured is responsible for the set up of the fireworks display, the detonation of fireworks, dismantling of the fireworks display or the clean up of the area after the display. Coverage is provided when an insured sponsors the event and hires a licensed pyrotechnic firm to work with the fireworks display. To limit your exposure:

- Ensure that a licensed pyrotechnician is setting off the fireworks.

- Obtain a certificate of insurance evidencing appropriate liability insurance from the pyrotechnician naming your club or district, Rotary International and The Rotary Foundation as additional insureds.
- Distance spectators and vehicles from the area where the fireworks will be discharged. Claims can result from falling mortar casings that cause burns to individuals and property damage to cars.

Food Preparation

- Individuals handling and preparing food should keep their hands and forearms clean at all times.
- Wash hands after handling raw food, money or using the bathroom.
- Assign separate individuals to collect money and serve/prepare food.
- Ensure that all food is stored properly before cooking/serving and is disposed of in a timely manner if not sold within recommended timeframes.
- Maintain appropriate fire extinguishing equipment.
- If a vendor is responsible for food service, the vendor should sign an indemnification/hold harmless agreement. Furthermore, they should provide your club with a certificate of liability insurance naming your club as an additional insured.
- Consult your local Health Department to ensure that your Club will be in compliance with all relevant health codes.

Non-Owned or Hired Vehicles

- Rotarian/Volunteer Vehicles. The Rotary general liability program provides excess liability coverage over the insurance that covers a Rotarian's (or volunteer's) vehicle. It is recommended that all drivers carefully consider the limits of their automobile liability insurance before transporting individuals to club events. Most states have minimum automobile liability limits; however, most of these limits may be inadequate for the number of passengers transported. Consider the Rotarian who transports five students in his minivan to a Rotary-sponsored field trip. Are the limits of liability insurance he carries adequate in the event of an accident?
- Chartered/Hired Vehicles, Buses and Vans. As with non-owned vehicles, the Rotary general liability program provides excess coverage over the insurance that covers hired vehicles. As these companies are in the business of hiring out their fleet, they more than likely will have higher automobile liability limits than a Rotarian or volunteer. It is highly recommended that when hiring or chartering a vehicle, your club obtain a certificate of insurance evidencing automobile liability insurance and naming your club, Rotary International and The Rotary Foundation as additional insureds.
- The Rotary general liability program **does not provide physical damage coverage** for non-owned, hired, leased, or borrowed vehicles.
- Do not make cell phone calls while driving. Drivers are recommended to pull over, complete the call, and then merge back into traffic.

Parades

- When a parade involves vehicles, ensure that vehicle owners provide proof of automobile liability insurance.
- Limit the speed of motorized vehicles to 10 mph.
- Restrict parade participants (including drivers and clowns on bicycles or unicycles) from weaving or swerving towards the crowd. Parade participants could lose control and swerve into the crowd, injuring spectators.

- Do not allow candy, toys, or trinkets to be thrown into the crowd. Rather permit parade participants to walk along the curb to distribute such items. This will prevent spectators from running onto the parade route to collect these items.
- Require that animals be under control at all times.
- Animals riding on floats should be tethered to the float.
- Ensure that floats can transverse the parade route (including turns, bridges, overpasses, and hanging branches) by limiting the length, height and width of floats.
- All parade and float decorations should be fire retardant.
- All floats should carry a fire extinguisher.
- Floats that transport people should have secure handrails that riders grasp at all times.
- Prohibit parade participants from using alcohol or drugs before or during the event and from smoking anywhere near floats.
- On the day of the parade, monitor weather conditions and make adjustments as needed.
- Determine the maximum number of adults and children allowed per float, include adequate adult supervision.

Parking

- If you plan to use volunteers to park vehicles, make sure all are properly trained and supervised. (Our policy only allows for the parking of vehicles on or next to property your club owns or rents.)
- Avoid parking on grass or in fields. In the event that it rains during the event, the ground will become soft and those vehicles that leave after the event could cause divots in the field. Your club could be held responsible if the landscaping needs to be repaired.

Participant Events

- Waivers of liability are useful tools in limiting liability exposures in events with participants. Common Rotary events where waivers would be applicable are 5K or 10K races, other athletic events including public participation, and trips involving students. The waiver should be signed before the participant is permitted to enter the event. For more information regarding the content of a waiver, please secure the services of local counsel.
- Work with a local athletics club to determine the best route.
- Publicize the route in advance along with the start and end times.
- Use local law enforcement to block streets intersecting with the route and to direct traffic elsewhere.
- Assign a lead vehicle to precede the participants by an eighth of a mile and a “sweep” vehicle to trail the last participants by the same distance.

Poker Runs

- All participants should provide proof of liability and property damage coverage on their watercraft and/or motor vehicle.
- Stress safe driving. Do not time the event. While the Rotary Program has limited coverage for non-owned vessels and vehicles, it specifically excludes pre-arranged racing or speed events.
- Secure appropriate permissions or permits for all “checkpoint” locations.
- Prohibit drinking during the course of the event. Host a social hour after the event.
- All participants should sign waivers before entering the event. Please seek the assistance of local counsel when drafting waivers.

Premises Safety

The majority of claims that occur are “slip and falls” on Rotary occupied or controlled premises.

- If your club is signing a “use” agreement or permit with a property owner or municipality, have the language of the agreement/permit reviewed by local legal counsel and RI Risk

Management to ensure that your club is not assuming undo responsibility, including but not limited to the condition of the premises prior to your club's activities on those premises.

- If your club is using bleachers for an event, inspect the bleachers carefully before their use and adhere to its suggested weight limit. When entering into a contract with the owner of bleachers, do not assume liability for the use of the bleachers. Rather, the owner should be responsible in the event the bleachers collapse due to improper maintenance or design. Additionally, obtain a certificate of insurance from the owner evidencing general liability insurance and naming your club, Rotary International and The Rotary Foundation as additional insureds.
- Survey the area where the public will be walking during your event. Take note of broken sidewalks, exposed tree roots, sprinkler heads, and anything else that might cause a person to trip and fall. Cover these areas, cordon them off or draw attention to these hazards with colorful tape or lawn flags.
- Secure all wires and cords firmly to the ground or floor to prevent tripping.
- Moisture that accumulates on floors or steps should be immediately mopped up.
- Apply sand to icy areas to aid in preventing slip and falls.
- All entrances and exits should be well lit and accessible.
- Be aware of slip and fall prone areas (wet areas, oil/grease spills, uneven/loose flooring, obstacle cluttering hallways, hidden steps) and correct the situation or provide warning signs.
- Provide barricades/signs for unsafe areas until repaired.
- Ensure all stairwells have secure handrails.
- Inspect your premise's fire detection/prevention system periodically. Test your detection, sprinkler and alarm systems, and fire extinguishers in accordance with the National Fire Protection Association or local standards.
- Clearly mark and properly store hazardous materials (such as paint, gasoline, cleaning supplies, ammonia and bleach).

Rented Carnival Equipment (moonwalks, carousels, Ferris wheels, roller coasters that are trucked place to place)

- Determine that the company is reputable and check as many references as possible.
- The individuals or firms involved in providing products or services should assume all liability arising from the furnishing of those goods or services and an agreement to this effect should be in writing. Obtain a certificate of insurance evidencing adequate liability insurance naming your club, Rotary International and The Rotary Foundation as additional insureds.
- Ensure that a first-aid station is centrally located and equipped with basic supplies and trained personnel.
- Post emergency plans along with emergency phone number and directions to the nearest medical facility.

Special Events

- For large events, consider hiring a security firm for the event.
- The security firm should sign an indemnification/hold harmless agreement and provide a proof of liability insurance in the form of a certificate of insurance naming your club, Rotary International and The Rotary Foundation as additional insureds.
- Considering hiring a service to provide onsite medical care, and develop procedures for transporting people to offsite care.

Sponsorship of Events

Events conducted by outside parties (such as festivals, fireworks, rodeos, carnivals, etc.) and sponsored by clubs and districts carry liability exposures. Always request a certificate of insurance from the event coordinator evidencing the appropriate liability coverage and naming your club/district, Rotary International and The Rotary Foundation as additional insureds for the event.

Youth in Sports

- Have an emergency plan for injuries. Consider having an adult supervisor trained and certified in first aid techniques.
- Maintain contact telephone numbers for each youth participant and have a charged cell phone available at all times.
- Survey and clear the area of potential perils, such as broken glass, nails, divots, rocks or uneven areas.
- Develop a plan to determine when to cancel practices or games due to unfavorable weather.
- Ensure that all participants have appropriate protective equipment and that the equipment is properly sized and adjusted to the youth.
- Pair youth according to skill level, weight, physical and mental maturity.
- Take frequent water breaks and have extra water on hand, especially in high temperatures, humidities, or altitudes.

Sources of Additional Loss Control Information

- Non Profit Risk Management Center (www.nonprofitrisk.org)
- National Safety Council (www.nsc.org)
- National Council on Fireworks Safety (www.fireworksafety.com)
- Training for Intervention Procedures (Alcohol safety) (www.getTIPS.com)