

**Rotary National Insurance Program Summary  
2017/2018**

<b>Policy Type</b>	<b>Limits/Deductibles</b>	<b>Insurer</b>
<b>Public &amp; Products Liability</b>	\$50,000,000 policy limit (Molestation \$2,000,000 and Statutory Liability \$1,000,000)	QBE Insurance
	Deductible \$1,000, Nil for individuals, \$25,000 for Molestation and \$5,000 for Statutory Liability (\$1,000 for Statutory Liability claims against individuals)	
<b>Personal Accident/Travel</b>	Death & Capital Benefits - \$250,000	Chubb Insurance
<b>Excess Personal Accident / Travel</b>	\$10,000,000 any one claim and in the aggregate during the period of insurance <ul style="list-style-type: none"> <li>• \$5,000,000 in excess of \$5,000,000 Rotary Member Travel insurance</li> <li>• \$8,000,000 in excess of \$2,000,000 YEP Travel insurance</li> </ul>	QBE Insurance
<b>Industrial Special Risks</b>	Limit of Liability \$500,000 for material loss/damage, \$25,000 for consequential loss, sub-limits as per policy	Chubb Insurance
	Deductible \$20,000/1% for Earthquake, Named Cyclone \$10,000, \$500 for Personal Effects & Machinery , \$1,500 All Others	
<b>Association Liability</b>	Limit of Liability \$10,000,000 for each District Crime / Fidelity Limit \$100,000	Chubb Insurance & CGU Insurance
	Nil excess other than \$1,000 for "Insured - v- Insured" claims, \$2,000 for Taxation Investigation Costs and \$2,000 for Fidelity Guarantee	
<b>Cyber Liability</b>	Limit of Liability \$250,000 for each District	CFC Underwriting
	\$2,500 excess applies each and every claim	
<b>Motor Vehicle</b>	Limit options of \$5,000 and \$10,000 per caravan/trailer based on 10 per District	Vero Insurance
	Excess \$500 (\$1,000 whilst unit hired out)	
<b>Crime / Fidelity</b>	\$50,000 per loss, Excess \$100,000. No aggregate cap.	Chubb Insurance
<b>Stall Holders Liability</b>	\$10,000,000 per occurrence and in the aggregate for Products Liability	One Underwriting