

**Rotary Districts of Australia
2009/2010 Insurance Renewal
Coverage Summary**

Policy Type	Limits/Deductibles		Insurer	Change to Coverage
	2008/09	2009/10		
Public & Products Liability	\$50,000,000 policy limit (Molestation \$2,000,000 and Statutory Liability \$150,000) Deductible \$1,000, Nil for individuals, \$25,000 for Molestation and \$5,000 for Statutory Liability (\$1,000 for Statutory Liability claims against individuals)	\$50,000,000 policy limit (Molestation \$2,000,000 and Statutory Liability \$150,000) Deductible \$1,000, Nil for individuals, \$25,000 for Molestation and \$5,000 for Statutory Liability (\$1,000 for Statutory Liability claims against individuals)	QBE Insurance (Australia) Limited	Policy limits and deductibles remain unchanged.
Personal Accident/Travel	Death & Capital Benefits - \$120,000 / \$250,000	Death & Capital Benefits - \$250,000	ACE Insurance Limited	The Rotary National Insurance Committee requires that a mandatory Death & Capital Benefit of \$250,000 applies to all Districts in 2009. In all other respects the policy coverage remains unchanged.
Industrial Special Risks	Limit of Liability \$500,000 for material loss/damage, \$25,000 for consequential loss, sub-limits as per policy Deductible \$20,000/1% for Earthquake, \$500 for Personal Effects, \$1,500 All Others	Limit of Liability \$500,000 for material loss/damage, \$25,000 for consequential loss, sub-limits as per policy Deductible \$20,000/1% for Earthquake, \$500 for Personal Effects, \$1,500 All Others	ACE Insurance Limited	Policy limits and deductibles remain unchanged.
Association Liability	Limit options of \$2m, \$5m & \$10m Nil excess other than \$1,000 for "Insured -v- Insured" claims, \$2,000 for Taxation Investigation Costs cover and \$5,000 for Fidelity Guarantee	Mandatory limit of \$10,000,000 for each District Nil excess other than \$1,000 for "Insured -v- Insured" claims, \$2,000 for Taxation Investigation Costs cover and \$5,000 for Fidelity Guarantee	CGU Insurance Limited & Vero Insurance Limited (50% each)	The Rotary National Insurance Committee requires that a mandatory policy limit of \$10,000,000 applies to all Districts in 2009. In all other respects the policy coverage remains unchanged.
Caravan	Limit options of \$5,000 and \$10,000 per caravan/trailer based on 10 per District Excess \$350	Limit options of \$5,000 and \$10,000 per caravan/trailer based on 10 per District Excess \$350	Vero Insurance Limited	Policy limits and deductibles remain unchanged.