

Appendix H: Insurance and legal arrangements

Insurance

Details of the Association's current insurance arrangements are contained in the booklet "Rotary Club Insurance Guide". The booklet and other related information regarding insurance is available in the Insurance section on the RIBI website.

If you have any doubts after reviewing the insurance resources available on the website prepared by the Associations Insurance Brokers, Bartlett & Company Ltd, please contact Bartlett, who will be happy to advise. Their contact details are:

Bartlett & Company Ltd
Broadway Hall
Horsforth
Leeds. LS18 4RS

Tel: 0113 259 3636
Email: ribi@bartlettgroup.com

Public Liability Policy

Common Law, and in some areas statutory legislation, require a very wide range of people to take reasonable care to prevent injury to others. Indeed the law recognises that a higher standard of care exists in matters concerning children. The use of best practice procedures in the management of safeguarding and care of children and vulnerable adults is essential, just as similar obligations rest upon those responsible for health and safety in industry and commerce. The observance of reasonable care is a standard insurance condition.

How the public liability (third party) insurance protects policyholders

Allegations of child abuse and events arising there from may or may not be a matter for insurance as this will depend on the circumstances of particular incidents, however, subject to the policy terms, the Public Liability insurance will protect the interests of Policyholders (for instance the Rotary organisation or a member Club) where they are found legally liable for such abuse. Generally this is in circumstances where the organisation is held liable due to failure in supervision for instance for the acts of a member or employee - this is often referred to as vicarious liability.

There is no cover provided for the actual perpetrator of abuse for what would constitute a deliberate criminal act.

The policy terms require that all reasonable steps be taken to prevent injury occurring and failure to do so may prejudice the cover. A duty, therefore, exists upon Policyholders to adopt best practice based upon current and ongoing guidelines, particularly the RIBI, District and Club Safeguarding Policies and this Safeguarding Guidance document.