Frequently Asked Questions – Insurance & Risk Management

1. Our club runs the same event every month (e.g. markets or a sausage sizzle). Do we need to submit a new Project & Event Notification (Form F13) and Risk Assessment (Form F14) each time?

Not necessarily. For recurring events you should review your existing F13 and F14 before each occurrence. If the venue, activities, expected attendance, volunteer roles and other conditions are identical, you can re-use the same forms for the series – but you must still send them to your District Insurance Officer (DIO) with a confirmation that nothing has changed. If anything does change – additional activities, a new location, different stallholders, new risks, etc. – you are required to submit updated forms. Think of F13 and F14 as living documents; they need to reflect the actual risks of each event.

Agreed as there are a wide-ranging number of activities arranged by Clubs.1 particular event that is not managed properly is Golf Days. I have yet to see a schedule of participant disclaimers and doubt they are even requested.

Markets are a different risk all together, but as long as the stallholders remain within the approved parameters there is no need for new forms to be presented each market day.

The crucial risk for markets is that the stallholders are selling sellers of products (no cosmetics, etc.) , each of the stallholders have insurance and that the Club keep a record of those insurance certificates.

2. What about low-risk events like a community BBQ or a book sale – do we still need to complete F13 and F14?

Yes, the policy requires that every Rotary event or project be notified via Form F13 and undergo a simple risk assessment using Form F14. For low-risk activities the assessment is straightforward (for example, the hazards might be limited to food handling, traffic management, or slips and trips), but the discipline of recording these details is important. It demonstrates to our insurer—and to our club members—that we are meeting our duty of care.

For events such as Sausage Sizzles at Bunnings for example only 1 form need to submitted for the year in question

3. Who needs a Working With Children Check (WWCC) or Blue Card? Do all volunteers and Rotarians have to get one?

Only Rotarians and volunteers who will be directly or indirectly involved with youth (supervising, hosting, transporting, mentoring, etc.) need a current WWCC/Blue Card. These individuals must also complete Form F8 (Youth Volunteer Information & Declaration) and undergo reference checks (Form

F9) and an interview before engaging with youth. Volunteers or Rotarians who never work with young people do not need a WWCC.

4. If a member cannot obtain a WWCC but still wants to help with youth activities, what can they do?

A person whose WWCC application is declined or unnecessary (because their contact with youth is minimal) may still complete Form F8 and help in group settings, but they must never be alone with or responsible for a young person. Activities like overnight stays, long trips, one-on-one mentoring or driving a student unaccompanied are strictly limited to those with WWCC clearance and completed screening.

5. Are vendors or stallholders at our event covered under Rotary's insurance?

No. Vendors and stallholders must provide their own Public Liability insurance to participate. The club should insist on seeing a copy of their Certificate of Currency. From an insurance standpoint, Rotary's policy does not extend to the activities or products of external vendors.

No certificate of insurance no entry. That is non-negotiable and must be emphasised.

6. Are amusement rides, animal rides or 'adventure' activities covered?

These are excluded under the Rotary insurance program. Activities like jumping castles, rodeos, camel rides, bungee jumping, rock climbing, white-water rafting, martial arts competitions, etc. are not covered unless they are run by a professional operator with their own $20 million public liability cover and safety checklist. If your club wishes to include such attractions, discuss the plan with your DIO in advance and obtain separate insurance as needed.

Unless the providers of Jumping Castles and Merry go Rounds have their own insurance and satisfy the standards demanded by Safe Work Australia for those activities they cannot be allowed. Rotary Clubs should not be permitted to manage such risks and it is highly unlikely they will get insurance for same. Other activities such as those mentioned above should be discouraged. They will require separate riks and insurance considerations and in all likelihood not fall under the primary programme.

Notification should be provided to the DIO as part of the Insurance and Risk Management applications Insurance for Rotary Clubs wishing to undertake anything within those parameters.

7. What should we do if there is an accident or incident at a Rotary event?

- Ensure the safety and well-being of all involved first.
- Do not admit fault.

- Record the details and collect names of witnesses.
- Complete Form F5 (Incident Report) for any injury or property damage.
- Contact your DIO and Aon immediately if you think a claim could arise.
- If the incident involves youth or an allegation of abuse, follow the specific steps in the Youth Protection section (including mandatory reporting to authorities) and complete Forms F11/F12 as applicable.

8. Does Rotary's insurance cover travel?

Yes, the program includes a group travel policy. To access it, Rotarians and volunteers must ensure they are fit to travel and, in most cases, obtain a brief "Fit to Travel" letter from their GP if they have pre-existing conditions. Claims or emergencies while travelling should be reported to the insurer via the contact details in the handbook.

9. What insurance documents or certificates should we obtain before signing a venue or supplier agreement?

Before entering into any contract on behalf of your club, you should:

- Ask the other party to provide evidence of their own insurance (especially if they are hosting, supplying equipment or providing professional services).
- Never sign a contract that requires Rotary to indemnify the other party or name them as an insured under Rotary's policy. If such clauses exist, consult your DIO.

It is preferred that all contracts requiring a signature be reviewed by the DIO

- If a government or venue form needs completion, have your DIO review it.

10. Who can answer questions or help with these requirements?

Your first point of contact is your District Insurance Officer (DIO). For youth-related queries, you can also contact the District Youth Protection Officer (YPO). They can advise on forms, screening, insurance certificates and any unusual or high-risk activities.

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