

Keeping Club Members and the Public Safe: Rotary District 7390 COVID-19 Risk Mitigation Guidance



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Rotary District 7390 would like to gratefully acknowledge the work of the members of the District Safety Committee in developing this document. Each member brings special expertise to the committee by virtue of their professional, volunteer and life experience. Special thanks are also extended to Kathi Fuhrman, Rotary Club of Hanover member and CEO of K&F Fuhrman Enterprises for volunteering her talents in enhancing the appearance of this publication.

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Club Presentations are available upon request.

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Note: This revised document contains the following additions and revisions:

- P4 Background reflects most current information on COVID-19 treatment and vaccinations.
- P5,6,7 Rotary International Position Statements now included to reflect most current calls to action from Rotary International.
- P9 Consumption of food at club gatherings is discouraged due to removal of masks.
- P10 Quarantine guidance changed to recommend consulting with physician.
- P10 Mask wearing language added related to assuring the nose and face is covered and the mask is a tight fit. "Double masking" guidance released from the CDC 2/11/21 is added.
- P13 Eating during club gatherings is discouraged due to removal of masks.
- P20 Club Safety Liaison Position Description added

Background: The SARS-CoV-2 virus or "novel coronavirus" which causes "COVID-19" was first categorized as the source of a global pandemic in March of 2020 and continues to be highly contagious with significant community spread throughout Pennsylvania. As of February 1, 2021, there have been over 21,000 deaths attributed to COVID-19 in Pennsylvania and over 460,000 deaths nationally. SARS-CoV-2 affects all age groups and is ten times more deadly than influenza. Although advanced age and pre-existing medical conditions put people at higher risk for getting sick from the virus, children and those with no pre-existing conditions have also been greatly affected. In 2020, the federal government approved emergency use of the first COVID-19 vaccines which are currently being distributed in a phased approach throughout Pennsylvania with high priority being given to high-risk individuals including staff and residents in congregate settings such as nursing homes, front-line healthcare staff that have contact with patients, and seniors with pre-existing conditions. Estimates are that vaccines will not be available to the general population until April. Herd immunity remains uncertain throughout 2021 based on factors including vaccine availability and distribution, and the willingness of citizens to be vaccinated.

A primary focus area for Rotary International is Disease Prevention and as such we as Rotarians are called to do all we can to keep our members, our families, and the public safe through behaviors aimed to prevent virus transmission. The aim of this document is to offer guidance to Rotary clubs and district committees as they consider IF and when to conduct in-person activities such as club meetings, service activities and fundraisers. Recommendations are based on the latest research-based guidance set forth from the Centers for Disease Control (CDC) and the Pennsylvania Department of Health (PaDOH).

As guidance changes and more is known about the virus, the document will be updated. References are noted in Appendix E.



Rotary International Position Statement April 2020 Regarding Club Operations

The Rotary International Board of Directors has taken the following stance related to Rotary club business during our continuing pandemic.

- The health and safety of all participants in Rotary programs, meetings, and events is of paramount importance.
- No in-person meeting or event shall be mandatory for any Rotary participant who may feel uncomfortable attending because of the pandemic.
- All conveners and organizers of Rotary meetings are strongly encouraged to consider all health concerns in deciding whether to hold in-person meetings.
- 2020 Rotary Institute conveners are authorized to decide whether to conduct their institutes and governor-elect and governor-nominee training in-person or virtually
- RI shall not fund the expenses of any president's representative to a district conference for the 2020–21 Rotary year. If a district requests a president's representative, the president may appoint one from the same region of the world in which the district is located, at no cost to RI.
- Governors are strongly encouraged to use virtual meetings for club visits that occur during calendar year 2020.
- Regional leaders are strongly encouraged to use virtual meetings for training seminars and other events during calendar year 2020.

RI Frequently Asked Questions on COVID-19 and Rotary Program Operations: https://www.rotary.org/en/rotary-and-coronavirus-impact-frequently-asked-questions#club district meetings

Rotary International Statement Regard Vaccination Advocacy December 16, 2020

From Rotary International Holger Knaack and Rotary Foundation Chair, K.R. Ravindran

In these difficult days, we are so heartened to receive such uplifting reports on the unrelenting efforts of our Rotary members who have responded in their communities against the COVID-19 pandemic.

Today, the single question we hear time and again as we traverse the virtual world is, "Are we getting involved with COVID vaccination?" Considering the success and expertise we have gained in our polio eradication effort, this question is both natural and timely.

The answer is yes. We will have an important role in the months ahead.

This does not mean we will deviate in any way from our avowed commitment to eradicating polio, which remains our highest priority and will continue to be our only corporate program. Polio vaccinations and surveillance activities must continue unabated, as must our effort to raise \$50 million per year for this effort.

But as we know, there is a pandemic sweeping the world. The Board of RI and the Trustees of our Foundation met in joint session and have agreed that we have a role to play.

We ask you, then, to encourage your clubs to:

- Utilize Rotary's knowledge of vaccine safety and efficacy based on our polio eradication
 experience to conduct vaccination education and communication outreach in your
 communities. This will need to be tailored to local contexts to address unique cultural and
 regional needs. Your leadership will be critical in crafting the appropriate messages and
 strategies.
- Engage, where appropriate, with our current polio eradication partners WHO and UNICEF at the country level to offer Rotary's support to COVID-19 response activities, including vaccination efforts.
- Partner at the local level with governments, corporations, and foundations to support Rotary activities at the country level.
- Through hundreds of global grants and projects, Rotary members have demonstrated what we can accomplish to raise awareness, deliver critical personal protection equipment, and provide support for frontline health workers. As you learn of work being done in your area, please encourage clubs to add to the more than 3,000 projects already registered on Rotary Showcase (please log in to My Rotary first and navigate to Rotary Showcase). We would like to know about them.

We have one final call to action: Help us combat the powerful, growing force of vaccine resistance and misinformation. Our advocacy in our communities will be critical — we need to spread the message about the power of vaccines to save lives.

Working together, we have done so much to adapt to the COVID-19 pandemic, to care for our communities, and to prepare Rotarians for the work ahead.

We do this for ourselves and for future generations. We do this as part of our obligation to support our world as it faces the most significant challenge of this generation.

Thank you.

Holger Knaack K.R. Ravindran

President, Rotary International Chair, The Rotary Foundation

Rotary International Frequently Asked Questions 2/1/21

https://www.rotary.org/en/rotary-and-coronavirus-impact-frequently-asked-questions

Q: Will Rotary have a role to play in COVID-19 vaccinations?

A: Yes. Rotary will tap into its decades of experience in bringing polio to the brink of eradication, to highlight the power and efficacy of vaccines. Rotary's tenacity, strategic partnerships, and innovation can all support the effort to protect communities from COVID-19.

Rotary and its partners at the Global Polio Eradication Initiative (GPEI) recently announced that it is ready to support vaccine introduction and delivery. The group is also committed to equitable distribution of the COVID-19 vaccine and lending its support to ensure that all communities have equal access to vaccines.

More information and resources will soon be available for clubs and districts.

Q: Are the RI Board of Directors and Foundation Trustees taking action in regards to vaccines?

A: Yes, they are. At a recent joint session, the RI Board and Trustees created a joint task force that will develop and execute a plan to encourage Rotary and Rotaract clubs to support vaccinations.

Q: How can Rotary and Rotaractors get involved?

A: There are several ways members can get involved. Members can enhance community education on COVID-19 vaccinations by sharing information from local and regional health authorities and supporting their efforts. They should contact local health departments to determine where assistance is most needed. Moreover, members can connect with local health officials, including World Health Organization and UNICEF where applicable, to advocate for and support their efforts to ensure all communities receive equal access to the vaccine.

Q: What about vaccine misinformation and hesitancy? Are there ways to combat this?

A: Yes. Rotary is asking members to disseminate accurate, fact-based information as provided by local health agencies. It's important to spread the word that vaccines work by using #vaccineswork in their social media postings. Highlight Rotary's work on polio as a key example.

Members can invite medical professionals or local health officials to speak at club meetings. Try to also engage with local media, for example writing letters to the editor, in support of local efforts and vaccine safety and efficacy—using Rotary's success in polio eradication as a proof point.

Q: COVID-19 is still spreading around the world. What should members do to help stop the spread?

A: Members need to continue to participate in projects that support mask wearing, social distancing, proper hygiene practices, and donations of personal protection equipment.

More importantly, members should lead by example, by wearing masks and practicing social distancing. Share images online that reflect these lifesaving behaviors. Get vaccinated. When the time arrives for you to receive the vaccine, share your experience online.

Q: How can I share my efforts?

A: Let the Rotary world know what your club or district is doing to support COVID-19 vaccine introduction efforts by posting your initiatives and projects on Rotary Showcase.

District 7390 Guidance for Clubs

COVID-19 Symptoms

People with COVID-19 have had a wide range of symptoms reported – ranging from mild symptoms to severe illness. Symptoms may appear 2-14 days after exposure to the virus but occur most frequently within 5 days.

- Fever (100.4F or 2 degrees> baseline)
- Chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue
- Muscle or body aches

- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea
- > Club members experiencing these COVID-19 symptoms including just "not feeling well" should stay home and not participate in any in-person activities.

Risk Factors for acute illness

People at risk for severe illness (hospitalization and ICU care) tend to have the following risk factors:

- 1. Advanced age: People age 65 and older account for 8 out of 10 deaths associated with COVID-19
- 2. Underlying medical conditions
 - o People of any age are at risk with these conditions:
 - Cancer
 - Chronic kidney disease
 - COPD (chronic obstructive pulmonary disease)
 - Immunocompromised state (weakened immune system) from solid organ transplant
 - Obesity (body mass index [BMI] of 30 or higher)
 - Serious heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies
 - Sickle cell disease
 - Type 2 diabetes mellitus
 - o People of any age MAY BE at risk with these conditions
 - Asthma (moderate-to-severe)
 - Cerebrovascular disease (affects blood vessels and blood supply to the brain)
 - Cystic fibrosis
 - Hypertension or high blood pressure
 - Immunocompromised state (weakened immune system) from blood or bone marrow transplant, immune deficiencies, HIV, use of corticosteroids, or use of other immune weakening medicines
 - Neurologic conditions, such as dementia
 - Liver disease
 - Pregnancy
 - Pulmonary fibrosis (having damaged or scarred lung tissues)
 - Smoking
 - Thalassemia (a type of blood disorder)

- Type 1 diabetes mellitus
- ➤ Club Guidance: Club members with these risk factors should stay home and avoid in-person gatherings.

Transmission

Like any human coronaviruses, SARS-CoV-2 spreads just like the flu or a cold:

- Through the air by coughing or sneezing.
- Close personal contact, such as touching or shaking hands.
- Touching an object or surface with the virus on it.
- Occasionally, fecal contamination.

There is evidence to suggest that people with the virus but without symptoms can transmit the virus to others. This may be during the "pre-symptomatic phase" or in cases where no symptoms develop but a person is tested COVID positive.

Prevention

Due to what we currently know about the most common ways the virus is transmitted, the best ways to prevent virus transmission is to:

- Cover coughs or sneezes with your elbow. Do not use your hands!
- **Hand Washing**: Wash hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer if soap and water are not available.
 - > Consider placing hand sanitizer bottles throughout the area of club gatherings.
- **Disinfecting:** Clean surfaces frequently, including countertops, light switches, cell phones, remotes, AV equipment and other frequently touched items.
 - > When planning in-person events consider all the surfaces touched by members and consider ways to AVOID human contact. For example, for a club meeting:
 - > Institute a "no handshake" policy
 - > Provide hand sanitizer gel at the registration desk and at all tables.
 - > Avoid having members sign in at the registration desk and instead have a club designee log attendance.
 - > Avoid cash transactions and offer credit card or on-line options.
- **Isolation:** if you are sick, stay home until you are feeling better.
- **Social Distancing:** Maintain > six feet distance from another person



- > For in-person club meetings work with your vendor to assure seating is at least 6 feet apart except for those members who live together.
- > Consider OUTDOOR gatherings preferentially over in-door gatherings.
- Food Handling:
 - > NEW: Consumption of food should be avoided at indoor club gatherings since eating involves removing masks.

- > For any event involving food, items should be individually wrapped for distribution or individually plated for consumption with no buffets or self-serve stations.
- > If Club Members are providing food for group gatherings and/or fundraisers, members should take safe food handling training to assure safe practices are being instituted. (See Appendix B.)
- Mask Wearing: Wear a mask even if social distancing indoors can occur:
 - In Pennsylvania masks are mandatory in all public spaces. Members of the public are encouraged to wear homemade cloth or fabric masks and save surgical masks and N95 respirators for health care workers and first responders. Masks should have two or more layers, and completely cover your nose and the sides of your face. New data from the CDC released on 2/10/21 encourages "double masking" whereby a cloth mask is worn over a disposable medical procedural mask to maximize protection.
 - > Club Guidance:



- Consider buying paper masks for your club members to have available at a group event if they forget the mask.
- Instruct club members that masks should only be removed when eating. At all other times masks should be worn.
- If club members are not willing or able to accommodate mask wearing give them other options to participate such as hosting virtual club meetings, and service activities not involving group gatherings.
- Businesses that serve the public within a building or defined area require all customers to wear masks while on premises, and deny entry to individuals not wearing masks, unless the business is providing medication, medical supplies, or food, in which case the business must provide alternative methods of pick-up or delivery of goods. Individuals who cannot wear a mask due to a medical condition (including children the age of 2 years) may enter the premises without having to provide medical documentation.
- > Businesses must provide masks for employees to wear during their time at the business and make it a mandatory requirement while at the work site, except to the extent an employee is using break time to eat or drink.
 - > Club Guidance: When clubs are considering a locale for a club meeting OR providing volunteer services for an organization, ask prior to arrival if masks are required of all staff and volunteers, and what safety protocols are in place. Clubs should consider NOT sponsoring club meetings or volunteer services in environments that do not have safety protocols in place.
- Communications of members who test positive for COVID-19
 - ➤ If a club member or guest tests positive for COVID-19 he/she should do the following:



- >Inform the club president who should inform all in attendance that a COVID + person was in their presence. (The identity of the affected member should not be disclosed.)
- Every COVID-19 positive case is automatically assigned to a contact tracer for the Pa Department of Health who will notify all people in contact with that person during a 2-week period prior to testing positive. Informing the club president and fellow members will serve to expedite protecting fellow club members and the public
- > Impacted members should seek guidance from their physician and follow the latest state/national guidance for quarantine measures.

• **Travelers:** For the latest requirements for testing and quarantine related to travelers returning to PA from out of state travels please go to:

https://www.health.pa.gov/topics/disease/coronavirus/Pages/Travelers.aspx



Club Guidance: Club members having traveled outside of PA should not engage in in-person activities during state mandated quarantine periods.

• **Visitors:** Many clubs host speakers and other guest at their club gatherings. Please provide guests with the club's safety protocols prior to their arrival including mandatory masks and a "no handshake" policy

Students:

- > Prior to inviting students to your in-person club meetings please consult with the school's administration on policies that will require adherence by the club.
- > Please do not invite students into your home for gatherings without first getting approval from school administration and parents.
- ➤ Virtual club meeting participation is strongly encouraged!

• Rotary International Insurance Coverage for Rotary Club Events

> Rotary International's insurance does NOT cover exposure to any virus-borne illness including SARS-CoV-2 virus as a result of any in-person Rotary sponsored activity. This information is important to consider when planning any in-person Rotary event. See Appendix E for details.

Posting Club Activities on Social Media







All clubs are encouraged to advertise activities that showcase their club's service activities, fundraisers, and social events. While doing so, it is important however, to represent activities as being safe for both members and the public. Questions to ask prior to posting photos:

- O Do the photos feature members who are masked?
- Are members in the photo exhibiting social distancing behaviors?

Showing group activities that do not use social distancing nor mask wearing sends a message to the public that safety is not a priority and may reflect negatively on not only your own club but Rotary International in general. Please keep this in mind as you share positive news but in a COVID safe manner!!

Appendix A Planning Check Lists

Club Meetings

☐ Safety Protocols in place by hosting venue prior to arrival including mask wearing, social distancing,
disinfecting, contact tracing protocols, and ServSaf training by food service staff.
☐ Mask wearing of all attendees AND Social Distancing of at least six feet.
☐ Safe Food distribution
☐ Individually wrapped items or food plated by staff.
☐ ServSaf training if food provided by club.
☐Contactless Registration Desk
☐ Attendance documentation provided by club designee.
☐Payments via credit card or online (no cash)
☐ Health Assessment Signage listing COVID symptoms warranting no attendance.
• Provide health assessments prior to arrival to all members and guests (speakers/students)
☐ Education (risk factors, COVID19 symptoms, Safety Protocols, reporting of positive status)
□Members
□Speakers
□ Disinfection
☐ Touched surfaces including AV equipment and touched surfaces.
☐ Hands (hand sanitizer gel at registration desks and throughout area)
□Virtual Club Meeting Opportunities provided
☐ Safety Signage present
☐ Advertising of event using photos depicting safe practices of club members.
□Club Policies in place for Safety Protocols
Volunteer Service in the Community
☐ Safety Protocols in place by hosting organization prior to arrival including mask wearing, social
distancing, disinfecting, logging of volunteers, contact tracing protocols.
☐ Safety protocol adherence by all volunteers
□ Reporting of any safety infractions to PA Department of Health -
https://expressforms.pa.gov/apps/pa/doh/COVID-19-Complaint

Appendix B Safe Food Handling Guidance/Resources

Safe Food Handling—Meals at club meetings and social events during COVID-19

Eating during in-person indoor gatherings is highly discouraged due to risks posed when masks are not worn. This is especially true for clubs in geographic areas where community spread is greater than 5%. If once community spread diminishes and food is served again, it should be planted and served by restaurant/venue staff or individually wrapped for distribution and consumption.

> Buffets and self-service stations do not meet current COVIC-19 food safety guidelines.

Safe Food Handling—Club Fundraisers during COVID-19 and Beyond

Safe food handling is an on-going priority for fundraisers and special events. With COVID-19, food safety is receiving greater emphasis as organizations conduct fundraisers and events that include sales of food or distribution of complimentary food and beverage items.

➤ Club fundraisers where food and beverages are sold or distributed to members and/or the public must follow CDC and Pennsylvania Departments of Agriculture and Health guidelines. A team of club members who will manage/conduct the fundraiser are encouraged to complete safe food handling training prior to beginning the planning phase of the event to assure safe practices are followed throughout the event; including purchasing food, food storage, food preparation, and food service.

Because of the current limitations on group size of gatherings, many organizations have held fundraisers with curb-side food pick-up. Even though this reduces some health risks for participants and members, current recommended food safety practices must be followed and training for volunteers is recommended. It will be important to remain current of safe food handling practices as guidelines may be revised during the pandemic.

Penn State Extension registered, and licensed dietitians provide food safety classes in Pennsylvania. Penn State Extension is the educational outreach program of Pennsylvania State University. The following classes cover food safe handling best practices:

- Cooking for Crowds: A Volunteer's Guide to Safe Food Handling
 - This comprehensive on-line course costs \$24.50 and can be completed at your own pace. This course is recommended for clubs holding events with food.
- Planning for Food Events for Non-Profits with COVID-19 in Mind

This free one-hour live webinar covers COVID-19 specific safe food handling practices for food events and compliments the Cooking for Crowds course above.

- ServSafe© Food Protection Manager Certification
 - This training is required if you need a license to serve food. The two-day course costs \$185. Upon successful completion, participants receive their ServSafe© Food Protection Manager Certificate which meets the Pennsylvania Department of Agriculture requirement for the Food Employee Certification Act. For additional information or to register for the above trainings, visit http://extension.psu.edu. Search for food safety and quality programs.

Appendix C COVID-19 Health Screening Assessments

Many businesses use a health screening assessment tool prior to allowing entry of the public into a building. Whether your club elects to screen participants in this way or just encourage self-monitoring, here are several tools:

Sample #1

Within the past 14 days and until now, I have not had:

- Diagnosis of COVID 19
- Cough not attributed to another health condition
- Shortness of breath or difficulty breathing not attributed to another health condition
- Temperature at or above 100.4°F
- Any of the following experienced at greater intensity or frequency than normally experienced:
 - o Repeated shaking with chills
 - Vomiting or diarrhea
 - o Muscle pain / Body Aches
 - Headache or confusion
 - Sore Throat or congestion
 - Nasal congestion/runny nose
 - New loss of taste or smell
 - o Difficulty staying awake or waking up
 - o Bluish lips or face
 - o Persistent pain or pressure in the chest
- No high-risk medical care contact, meaning exposure to patients with COVID-19 for 15 minutes or more when HCP's eyes, nose, or mouth are not adequately covered, or for any duration if the exposure occurs during performance of an aerosol-generating procedure.
- No close contact with anyone diagnosed with COVID 19
- No request by health care professional, governmental authority, or employer to observe any period of home isolation or quarantine.
- No travel to states on the PA quarantine list and no air or river boat travel. Air travel will not necessarily eliminate eligibility but will prompt further questions. https://www.health.pa.gov/topics/disease/coronavirus/Pages/Travelers.aspx

If you answered "yes" to any of the above areas, STAY HOME.



SAMPLE #2

COVID-19: SCREENING CHECKLIST

ALL individuals attending Rotary meetings should ask themselves the following questions PRIOR to attending:

1. Have	e you had any of the following syn	nntor	ns?		
			Mucous discharge		Congestion
	Sore throat		from eyes, nose		Have been tested for
	Cough		Fatigue		COVID-19 and are
	New shortness of		Body aches		awaiting results
	breath		New loss of		
	Vomiting/Diarrhea		taste/smell		
	ES to any, please consider staying ho	ome.			
II NC	to all, proceed to question 2				
	you or any household members: in contact with someone with confi	rmed	COVID-19 OR someone awaiting C	COV	TD-19 test results?
	S, please consider <u>staying home</u> . O, proceed to question 3.				
	ou or any household members: raveled from affected geographic are	eas in	the past 14 days?		
	s://www.health.pa.gov/topics/diseas List is updated weekly on Fridays.	se/cor	onavirus/Pages/Travelers.aspx for th	e mo	ost current PA travel
	If YES, please consider staying hor If NO, proceed to step 4.	ome a	nd calculate a 14-day quarantine retu	ırn c	late.
4. Upon	entering your Rotary meeting ke	ep in	mind		
	Please wear a face mask/coveri	_			
	Wash hands with soap and wate Refrain from shaking hands with		use alcohol-based hand sanitizer on eaching, or hugging others.	entry	/.

Thank you for helping us keep our Rotary club a safe and healthy environment!

Appendix D References

Rotary International Guidance during Pandemic: https://www.rotary.org/en/covid-and-our-members):

CDC Guidance for Community Based Organizations:

https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/community-based.html

Symptoms References:

- CDC: https://www.cdc.gov/coronavirus/2019-ncov/about/symptoms.html
- PaDOH Coronavirus Fact Sheets: https://www.health.pa.gov/topics/disease/coronavirus/Pages/Fact-Sheets.aspx

Risk Factors

• CDC website: https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html

Transmission

• https://www.statnews.com/2020/06/09/who-comments-asymptomatic-spread-covid-19/)

PaDOH

- Complaint Form: https://expressforms.pa.gov/apps/pa/doh/COVID-19-Complaint
- Traveler/Quarantine Guidance: https://www.health.pa.gov/topics/disease/coronavirus/Pages/Travelers.aspx

Governor Wolf Press Releases

https://www.governor.pa.gov/topic/press-release/

National Restaurant Association Safety Guidelines:

https://restaurant.org/downloads/pdfs/business/covid19-reopen-guidance.pdf

Appendix E:Rotary International Insurance Program Communicable Disease Exclusion

From: Risk Management < insurance@rotary.org >

Sent: Monday, July 27, 2020 9:30 AM

To:

Subject: U.S. Rotary Clubs and Districts Liability Insurance Program (Program) – 1 July 2020-21

policy year insurance information



RISK MANAGEMENT

The U.S. Rotary Clubs and Districts Liability Insurance Program ("Program") provides all U.S. Rotary clubs and districts and Rotaract clubs with general liability (GL) and directors' and officers'/employment practices liability (D&O/EPL) insurance.

Current Rotary Club Officers:

The Program's insurance policies have been renewed for the policy term 1 July 2020-21. The General Liability policy effective 1 July 2020 includes a communicable disease exclusion that applies to COVID-19.

COMMUNICABLE DISEASE EXCLUSION:

This global pandemic has created tremendous challenges for the Rotary community as well as the insurance industry. As insurers are inundated with COVID-19 claims for loss of business, most insurers are now excluding coverage for liability claims arising out of communicable diseases including COVID-19. As a result, the current general liability policies for the Program have a communicable disease exclusion. This means the policy does not apply to any liability or any other loss, cost, damage, expense, injury, claim or suit, arising out of, or resulting directly or indirectly, in whole or in party from a communicable disease, including COVID-19.

Only the general liability policy contains a communicable disease exclusion. Although there is no communicable disease exclusion on the D&O/EPL policies, the Program's D&O coverage excludes bodily injury meaning any actual or alleged bodily injury, sickness, disease, death, emotional distress or mental anguish of any person.

If your Rotary club or district is presented with a claim arising out of COVID-19, it should immediately be reported to RI's Risk Management.

COPYRIGHT INFRINGEMENT:

With more Rotary clubs and districts active on online platforms (holding meetings and events), please remember the importance of considering copyright infringement issues. There has been an increase of copyright infringement claims over the past few years.

When your club or district uses literary, musical, or artistic works such as songs, poems, illustrations, photographs, charts, videos, or graphs in presentations, club or district websites, online or in newsletters, you must obtain a license or permission from the owner prior to use. This includes any songs, photos, etc. you find on the Internet or created by a Rotary member. Simply put, if you do not own the content, do not print or post it without receiving permission from the owner.

NEW INSURANCE WEBSITE ADDRESS & UPDATED RESOURCES

The Gallagher Insurance Website has a new web address. The new website information is:

https://rotary.ajg.com

Username: rotary@ajg.com
Password: rotarian1

The log-in credentials are the same as before, the only change is the website's address. All Program insurance resource documents have been updated. By logging in to the Gallagher Insurance Website, you can access the 2020-21 Certificate of Insurance, an updated information Program PowerPoint, insurance policy summaries and much more.

It is important for your clubs and districts to review the website and its resources to better understand the insurance coverages provided to you and to learn more about the information presented above. The website is for U.S. Rotary clubs and districts and Rotaract clubs use

only. Please share this log-in information within your club and district but do not post on any club or district webpages.

CRIME INSURANCE

The Program **does not** cover theft of club/district funds or property, embezzlement, paying of false invoices, or check forgery, etc. Theft claims would be covered by Crime Insurance, which is also referred to as a Fidelity bond or employee dishonesty coverage. Some Crime Insurance policies include coverage for social engineering. Social engineering is the manipulation of a person in an online environment, encouraging them to divulge – in good faith – sensitive and/or personal information such as account numbers, passwords, or banking information, which can lead to loss of funds.

It is up to your club to determine whether or not to procure a fidelity bond (aka dishonesty bond or crime insurance). As every club and district has different needs, it is beneficial to work with a local insurance professional (broker or agent) who could review your club or district operations and advise on coverage and policy limits. If your club or district has a foundation, include crime coverage for the foundation as well as the club or district.

Regards, Risk Management

Insurance Broker	Risk Management				
Gallagher	Julita Brzozowska, Risk Manager	Katie Rabs, Risk Management Analyst	Ann Berdahl, Claims Manager		
(833) 376-8279	(847) 424-5394	(847) 866-4494	(847) 866-3125		
rotary@ajg.com	insura	claims@rotary.org			

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Appendix F Club Safety Liaison Position Description

The role of the Rotary Club Safety Liaison is to be a liaison between the club and the District Safety Committee in conveying and advocating for safe practices among club members. Although clubs are not mandated to have this position, assigning this position to an interested club member is highly encouraged and recommended. Duties include:

- Acting as a recipient for safety information distributed by the District Safety Committee and assuring that information is conveyed to all club members.
- Acting as a resource for club members during the planning of in-person events to assure safe practices are considered and instituted appropriately.
- Acting as a contact for the District Safety Committee if input is needed on district wide safety initiatives.