

THIS IS A CLAIMS
MADE POLICY, READ
IT CAREFULLY.



INSURANCE COMPANIES

580 WALNUT STREET, CINCINNATI, OHIO 45202

DECLARATIONS FOR
NON-PROFIT ORGANIZATION
EXECUTIVE PROTECTION AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE Policy

Insurance is afforded by the company indicated below: (Each a capital stock corporation)

Great American Insurance Company

Agricultural Insurance Company

American National Fire Insurance Company

Other _____

Policy Number: EPP5798869

Policy Form Number: D9101

Item 1. Name of Organization: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Mailing Address: ONE ROTARY CENTER, 1560 SHERMAN AVE

City, State, Zip Code: EVANSTON, IL 60201

Attn:

Item 2. Policy Period: From 01/01/2006 To 01/01/2007
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Organization as stated in Item 1)

Item 3. Limit of Liability: \$ 1,000,000 Aggregate Limit of Liability for Each Policy Year

Item 4. Retention: \$ 1,000 Each Claim

Item 5. Premium:

Item 6. Endorsements Attached:

D9303	D9304	D9504	D9515	D9705	D9709 (1)	D9712-1 IL
D9713-1 IL	D9714-6	D9714-7	D9715-1 IL	D9800-1	D9876-1	

Item 7. Notices: All notices required to be given to the Insurer under this Policy shall be addressed to:

Great American Insurance Companies
Executive Liability Division
P.O. Box 66943
Chicago, Illinois 60666

Item 8. Initial Coverage Date: 01/01/2005

These Declarations along with the completed and signed Proposal Form and Non-Profit Organization Executive Protection and Employment Practices Liability Insurance Policy, shall constitute the contract between the Insureds and the Insurer.

Countersignature

Not Required

(Authorized Representative)

(Countersignature Date)

**Non-Profit Organization Executive
Protection and Employment Practices
Liability Insurance Policy**



INSURANCE COMPANIES

580 Walnut Street, Cincinnati, Ohio 45202

**THIS IS A CLAIMS
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In consideration of the payment of the premium and in reliance upon all statements made and information furnished to the company shown in the Declarations (a stock insurance company, hereinafter called the Insurer), including the statements made in the Proposal Form and subject to all terms, conditions and limitations of this Policy, the Insured and Insurer agree:

Section I. Insuring Agreement

If during the Policy Period or the Discovery Period any Claim is first made against an Insured for a Wrongful Act, including an Employment Practices Wrongful Act, the Insurer shall pay on their behalf Loss resulting from such Claim. The Insurer has the right and duty to defend any Claim to which this insurance applies, even if the allegations of the Claim are groundless, false or fraudulent.

Section II. Discovery Period

- A. If this Policy is not renewed or is cancelled, either by the Organization or the Insurer, for any reason other than non-payment of premium, the Organization shall be entitled to acquire an additional reporting period for Claims first made against an Insured as set forth below, but only with respect to Wrongful Acts committed prior to the end of the Policy Period. This additional reporting period shall be referred to as the Discovery Period.
- B. If this Policy is not renewed or is cancelled by the Insurer for any reason other than non-payment of premium, the Discovery Period shall be the period of ninety (90) days from the end of the Policy Period, and there shall be no charge for this Automatic Discovery Period of ninety (90) days. If prior to the end of the Automatic Discovery Period the Organization pays the Insurer an additional amount equal to forty percent (40%) of the annual premium of this Policy, the term of the Discovery Period shall be extended for an additional twelve (12) months from the end of the Automatic Discovery Period. The Insured shall have no right to purchase this extension of the Discovery Period at any later date.
- C. If this Policy is not renewed or cancelled by the Organization, the Organization may purchase a Discovery Period of twelve (12) months from the end of the Policy Period, provided that the Organization pays the Insurer an additional amount equal to forty percent (40%) of the annual premium of this Policy within thirty (30) days of the end of the Policy Period. The Organization shall have no right to purchase this Discovery Period at any later date.
- D. A renewal quotation by the Insurer incorporating different terms, conditions, Retention, Limit of Liability or premium with respect to the coverage afforded by this Policy shall not be deemed to constitute a refusal to renew by the Insurer for the purpose of determining the right to the Discovery Period.
- E. The fact that this Policy may be extended by virtue of the Discovery Period shall not in any way increase the Limit of Liability stated in Item 3 of the Declarations. For purposes of the Limit of Liability, the Discovery Period is considered to be part of and not in addition to the last Policy Year.

Section III. Definitions

- A. "Organization" shall mean the entity named in Item 1 of the Declarations.
- B. "Insured" shall mean the Organization and any Subsidiary and all Insured Persons.
- C. "Insured Persons" shall mean all persons who were, now are, or shall be directors, trustees, officers, employees, volunteers or staff members of the Organization or its Subsidiaries, including any executive board members and committee members whether salaried or not.

- D. "Subsidiary" shall mean any entity which qualifies as a not-for-profit organization under the Internal Revenue Code, other than a political committee organized pursuant to Section 432 of the Federal Election Campaign Act of 1971 (and amendments thereto), and for which the Organization has or controls the right to elect or appoint more than fifty percent (50%) of the Board of Directors or other governing body of such entity, or any other entity added as a Subsidiary by written endorsement to this Policy. Coverage shall apply to a Subsidiary only for Wrongful Acts committed during the time such entity so qualified as a Subsidiary.
- E. "Wrongful Act" shall mean any actual or alleged error, misstatement, misleading statement, act or omission, neglect or breach of duty, or Employment Practices Wrongful Act by the Organization, and/or a Subsidiary, and/or any Insured Persons acting in their capacity with the Organization or a Subsidiary.
- F. "Employment Practices Wrongful Act" shall mean: (1) wrongful dismissal, discharge or termination of employment, whether actual or constructive; (2) employment related misrepresentation; (3) violation of employment laws; (4) sexual or workplace harassment of any kind; (5) discrimination; (6) wrongful failure to employ or promote; (7) wrongful discipline; (8) wrongful deprivation of career opportunity including a wrongful failure to hire or promote; (9) failure to grant tenure; (10) negligent evaluation; (11) retaliation; and/or (12) failure to provide adequate workplace or employment policies or procedures.
- G. "Loss" shall mean settlements and judgments for compensatory damages and subject to the provisions of Section V and Section VI, Costs of Defense incurred by the Insured, provided always, however, Loss shall not include taxes, criminal or civil fines or penalties imposed by law, or any matter which may be deemed uninsurable under the law pursuant to which this Policy shall be construed.
- H. "Costs of Defense" shall mean any reasonable and necessary legal fees and expenses incurred in defense of any Claim and appeals therefrom, and cost of attachment or similar bonds (but without any obligation on the part of the Insurer to apply for or furnish such bonds); provided, however, Costs of Defense shall not include: (1) salaries, wages, overhead or benefit expenses associated with any Insured; and (2) any amounts incurred in defense of any Claim which any other insurer has a duty to defend, regardless of whether or not such other insurer undertakes such duty.
- I. "Policy Year" shall mean the period of one year following the effective date and hour of this Policy or the period of one year following any anniversary date thereof falling within the Policy Period; or if the time between the effective date or any anniversary date and the termination of this Policy is less than one year, such lesser period. Any Discovery Period shall be considered part of and not in addition to the last Policy Year.
- J. "Policy Period" shall mean the period from the inception of this Policy to the Policy expiration date stated in Item 2 of the Declarations or its earlier termination, if any.
- K. "Claim" shall mean: (1) any proceeding initiated against an Insured, including any appeals therefrom, before (a) any governmental body which is legally authorized to render an enforceable judgment or order for money damages or other relief against such Insured, or (b) the Equal Employment Opportunity Commission, or any similar governmental body whose purpose is to address employment practices; or (2) any written demand seeking money damages for a Wrongful Act

- I. "Related Wrongful Acts" shall mean Wrongful Acts which are logically or causally connected by reason of any common fact, circumstance, situation, transaction, casualty, event or decision.

Section IV. Exclusions

This Policy does not apply to any Claim made against any Insured:

- A. brought about or contributed to in fact by: (1) any Insured gaining any profit, advantage or remuneration to which the Insured was not legally entitled; or (2) the fraudulent, dishonest or criminal acts of any Insured; however, the Wrongful Act of an Insured Person shall not be imputed to any other Insured Person for the purpose of determining the applicability of this exclusion;
- B. to the extent it is insured under any other valid policy or policies, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise, and regardless of whether or not any Loss in connection with such Claim is recoverable under such other policy or policies; provided, however, this exclusion shall not apply to the amount of Loss which is excess of the amount of any deductible or retention amounts and the limit of liability of such other policy or policies where such Claim is otherwise covered by the terms and conditions of this Policy;
- C. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving:
- (1) any Wrongful Act or any fact, circumstance or situation which is the subject of any notice given by any Insured during the policy period or any extension thereof of any prior policy providing coverage similar to that provided herein, or which has been the subject of any Claim made prior to the effective date of this Policy; or
- (2) any prior and/or pending civil, criminal, administrative or investigative proceeding initiated against any Insured as of the date stated in Item 8 of the Declarations;
- D. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or any way involving: (1) bodily injury, sickness, disease or death of any person, assault, or battery; or (2) damage to or destruction of any tangible property, including the loss of use thereof; or (3) mental anguish, emotional distress, invasion of privacy, wrongful entry, eviction, false arrest, false imprisonment, malicious prosecution, libel or slander; provided, however, that part (3) of this exclusion shall not apply to any Claim brought by or on behalf of any past, present or prospective Insured Person for an Employment Practices Wrongful Act;
- E. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged violation of the Employee Retirement Income Security Act of 1974 (or any regulations promulgated thereunder) or similar provision of any statutory or common law;
- F. for any wrongful act of an Insured Person in their capacity as a director, officer or employee of an entity other than the Organization or a Subsidiary, even if directed or requested to serve such other entity, except where this Policy has been specifically endorsed to provide such extension of coverage;
- G. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving actual or alleged seepage, pollution, radiation, emission or contamination of any kind;
- H. by, or for the benefit of, or at the behest of the Organization or a Subsidiary or any entity which controls, is controlled by, or is under common control with the Organization or a Subsidiary, or any person or entity which succeeds to the interest of the Organization or a Subsidiary;
- I. for any actual or alleged liability of any Insured under any contract or agreement, express or implied, written or oral, except for employment related obligations which would have attached absent such contract or agreement;

- J. for any obligation of the Organization or a Subsidiary to modify any building or property in order to affect compliance with municipal, state or federal law.

Section V. Limit of Liability

- A. The Insurer shall be liable to pay one hundred percent (100%) of Loss in excess of the Retention stated in Item 4 of the Declarations. The Insurer's maximum Limit of Liability for the aggregate amount of Loss resulting from all Claims deemed to have been made in a Policy Year shall be the amount shown in Item 3 of the Declarations.
- B. More than one Claim involving the same Wrongful Act or Related Wrongful Acts of one or more Insureds shall be considered a single Claim, and only one Retention shall be applicable to such single Claim. All such Claims, constituting a single Claim shall be deemed to have been made on the earlier of the following dates: (1) the earliest date on which any such Claim was first made; or (2) the earliest date on which any such Wrongful Act or Related Wrongful Act was reported under this Policy or any other policy providing similar coverage.
- C. Costs of Defense incurred by the Insurer shall be in addition to the Limit of Liability, and such Costs of Defense shall not be subject to the Retention amount. If Costs of Defense are incurred by the Insured with the Insurer's consent, such Costs of Defense shall be considered Loss and thus shall be subject to the Limit of Liability and Retention.
- D. With respect to all Claims deemed to have been made in a Policy Year, should the Limit of Liability be exhausted by payment of Loss resulting from one or more of such Claims, the Insurer's duty to defend shall cease and any and all obligations of the Insurer hereunder shall be deemed to be completely fulfilled and extinguished and the Insurer shall have no further obligations hereunder of any kind or nature.

Section VI. Costs of Defense and Settlements

- A. No Insured shall admit liability, offer to settle, or incur Costs of Defense in connection with any Claim without the Insurer's prior written consent. Such consent shall not be unreasonably withheld. The Insured shall provide the Insurer with full cooperation and all information which would reasonably be required in order to allow the Insurer to reach a decision as to such consent. Any Costs of Defense incurred and/or settlements agreed to prior to the Insurer's consent thereto shall not be covered hereunder.
- B. The Insurer has the right to investigate and settle any Claim, as it deems expedient. In the event the Insurer recommends a settlement and the Insured refuses to consent thereto, the Insurer shall be released from any obligation to further defend such Claim. Subject to the Limit of Liability, the Insurer's liability for such Claim is limited to the amount in excess of the Retention which the Insurer would have contributed to the settlement had the Insured consented to settlement, plus Costs of Defense covered by the Policy incurred prior to the date of such refusal to settle.

Section VII. Notice of Claim

- A. The Insureds shall, as a condition precedent of their rights under this Policy, give the Insurer notice in writing of any Claim made, as soon as practicable.
- B. If during the Policy Period or Discovery Period the Insured first becomes aware of a specific Wrongful Act, and if the Insured gives written notice to the Insurer as soon as practicable of (1) the specific Wrongful Act; (2) the injury or damage which has or may result therefrom; and (3) the circumstances by which the Insured first became aware thereof; then any Claim arising out of such Wrongful Act which is subsequently made against the Insured and not otherwise excluded by the terms of the Policy shall be deemed to have been made at the time the Insurer received such written notice from the Insured.

- C. In addition to furnishing the notice as provided in Section VII A or B the Insured shall, as soon as practicable, furnish the Insurer with copies of reports, investigations, pleadings and other papers in connection therewith.
- D. Notice to the Insurer as provided in Section VII A or B shall be given to:

GREAT AMERICAN INSURANCE COMPANIES
 EXECUTIVE LIABILITY DIVISION, CLAIMS DEPARTMENT
 P.O. BOX 66943
 CHICAGO, IL 60666.

Section VIII. General Conditions

A. Cancellation or Non-Renewal

- (1) This Policy may be cancelled by the Organization at any time by written notice to the Insurer. Upon cancellation, the Insurer shall retain the customary short rate portion of the premium.
- (2) This Policy may be cancelled by or on behalf of the Insurer by delivering to the Organization at the address stated in Item 1 of the Declarations, written notice stating when, not less than ninety (90) days thereafter, the cancellation shall be effective. The delivery of such notice shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice. Upon cancellation, the Insurer shall retain the pro-rata portion of the premium. Payment or tender of any unearned premium by the Insurer shall not be a condition precedent to the effectiveness of cancellation but such payment shall be made as soon as practicable.
- (3) If the Insurer elects not to renew this Policy, the Insurer shall provide the Organization with not less than ninety (90) days advance notice thereof.

B. Proposal Form

It is agreed that the particulars and statements contained in Proposal Forms submitted to the Insurer (and any material submitted therewith) are the representations of the Insured, and it is understood that such representations are material and that this Policy is issued in reliance upon such representations, which are to be considered as incorporated in and constituting part of this Policy. However, this Policy shall not be voided or rescinded and coverage shall not be excluded as a result of any untrue statement in the Proposal Form, except as to the Organization, its Subsidiaries and those Insured Persons making such statement or having knowledge of its untruth.

C. Action Against the Insurer

- (1) No action shall be taken against the Insurer unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this Policy, and until the Insured's obligation to pay shall have been finally determined by an adjudication against the Insured or by written agreement of the Insured, claimant and the Insurer.
- (2) No person or organization shall have any right under this Policy to join the Insurer as a party to any Claim against any Insured nor shall the Insurer be impleaded by any Insured or their legal representative in any such Claim.

In witness whereof the Insurer has caused this Policy to be signed by its President and Secretary and countersigned, if required, on the Declarations page by a duly authorized agent of the Insurer.

GREAT AMERICAN INSURANCE COMPANIES


 Secretary


 President

D. Conversion to Run-Off Coverage

If prior to the end of the Policy Period, another organization acquires substantially all of the assets of the Organization, or the Organization merges into another organization, or the Organization ceases to qualify as a not-for-profit organization under the Internal Revenue Code (such events hereinafter referred to as Transaction), then:

- (1) the Organization must give written notice of such Transaction to the Insurer within thirty (30) days after the effective date of such Transaction, and provide the Insurer with such information as the Insurer may deem necessary; and
- (2) this Policy, including the Discovery Period if elected, shall apply, but only with respect to any Wrongful Act committed prior to the effective date of such Transaction.

E. Subrogation

In the event of any payment under this Policy, the Insurer shall be subrogated to all of the rights to recovery of the Insured and the Insured shall execute all papers required and shall do everything that may be necessary to secure such rights, including the execution of such documents as may be necessary to enable the Insurer to effectively bring suit in the name of any Insured.

F. Assignment

Assignment of interest under this Policy shall not bind the Insurer until its consent is endorsed hereon.

G. Conformity to Law

Any terms of this Policy which are in conflict with the terms of any applicable laws are hereby amended to conform to such laws.

H. Entire Agreement

By acceptance of this Policy, the Insured and the Insurer agree that this Policy (including the Proposal Forms submitted to the Insurer and any materials submitted therewith) and any written endorsements attached hereto constitute the entire agreement between the parties.

I. Organization Represents Insured

By acceptance of this Policy, the Organization shall be designated to act on behalf of the Insureds for all purposes including, but not limited to, giving and receiving of all notices and correspondence, the cancellation or non-renewal of this Policy, the payment of premiums, and the receipt of any return premiums that may be due under this Policy.

J. Representative of the Insurer

Great American Insurance Companies, Executive Liability Division, Post Office Box 66943, Chicago, Illinois 60666 shall act on behalf of the Insurer for all purposes including, but not limited to, the giving and receiving of all notices and correspondence.

ILLINOIS AMENDATORY ENDORSEMENT

In compliance with the insurance regulations of the state of Illinois, the following provisions are hereby added to the Policy. In the event that a similar provision is already contained in the Policy, the provisions of this endorsement shall take precedence over such similar provision.

1. **ACTION AGAINST INSURER.** No action shall lie against the **Insurer** unless, as a condition precedent thereto, there shall have been full compliance by the **Insured** with all of the terms of this Policy.

Any person or organization or the legal representative thereof shall be entitled to recover under this Policy to the extent of the insurance afforded by this Policy. Bankruptcy or insolvency of an **Insured** or of an **Insured Person's** estate shall not relieve the **Insurer** of any of its obligations hereunder.

2. **CHANGES.** The terms of this Policy shall not be changed except by endorsement issued to form a part of this Policy signed by an authorized representative of the **Insurer**.

Knowledge of an agent of the **Insurer** shall be knowledge of the **Insurer** and any fact which breaches a condition of the Policy and is known to an agent shall not void the Policy or defeat a recovery thereon in the event of **Loss**.

3. **CANCELLATION OF POLICY.** This Policy may be cancelled by the **Organization** by surrender of the Policy to the **Insurer** or any of its authorized agents or by mailing to the **Insurer** written notice stating when thereafter the cancellation shall be effective.

This Policy is subject to cancellation by the **Insurer** as follows:

- (a) **CANCELLATION OF POLICIES IN FORCE FOR LESS THAN SIXTY-ONE (61) DAYS.** Insurance under this Policy which has been in force for less than sixty-one (61) days may be cancelled by the **Insurer** by mailing to the **Insured** written notice stating when, not less than thirty (30) days thereafter, such cancellation shall be effective.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

ILLINOIS AMENDATORY ENDORSEMENT

- (b) **CANCELLATION FOR NON-PAYMENT OF PREMIUM.** Insurance under this Policy may be cancelled by the **Insurer** if the **Organization** fails to discharge when due any of its obligations in connection with the payment of premium for such Policy or any installment thereof by mailing to the **Organization** written notice stating when, not less than 10 days thereafter, such cancellation shall be effective.
- (c) **MID-TERM CANCELLATION OF POLICIES IN FORCE FOR SIXTY-ONE (61) DAYS OR MORE.** Insurance under this Policy which has been in effect for sixty-one (61) days or more may be cancelled by the **Insurer** by mailing to the **Insured** written notice stating when, not less than sixty (60) days thereafter, such cancellation shall be effective, however, such cancellation may only be for one of the following specified reasons: (a) non-payment of premium as provided for in paragraph 3(b) above; (b) the Policy was obtained through a material misrepresentation; (c) an **Insured** violated any of the terms and conditions of the Policy; (d) the risk originally accepted has measurably increased; (e) certification to the Director of the loss of reinsurance by the **Insurer** which provided coverage to the **Insurer** for all or a substantial part of the underlying risk insured; or (f) a determination by the Director that the continuation of the Policy could place the **Insurer** in violation of the insurance laws of this State.
- (d) **CANCELLATION OF POLICIES WITH A TERM OF MORE THAN ONE YEAR.** In addition to the right of the **Insurer** to cancel as provided for in paragraphs (b) and (c) above and provided that if this Policy is written without a fixed expiration date or for a policy term longer than one year, this Policy may be cancelled by the **Insurer** effective on the expiration of any annual period, commencing with its original effective date, by mailing to the **Organization** written notice of such cancellation not less than 30 days prior to the expiration of such annual period.

The time of surrender of this Policy or the effective date and hour of cancellation stated in the notice shall become the end of the policy term. If the entity named in Item 1 of the Declarations cancels, earned premium shall be computed in accordance with the customary short-rate table and procedure. If the **Insurer** cancels, earned premium shall be computed pro-rata. Premium adjustment may be either at the time cancellation is effected or as soon as practicable after the cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

4. **RENEWAL OF POLICY.** This Policy may be renewed for one or more subsequent terms by:
- (a) mailing to the **Organization**, at the last known address as shown in this Policy, a renewal premium notice for the applicable renewal term, or

ILLINOIS AMENDATORY ENDORSEMENT

- (b) issuing or offering to issue a renewal Policy, certificate or other evidence of renewal at the applicable renewal premium in accordance with the **Insurer's** then current rules, rates, rating plans, premiums and minimum premiums applicable to this insurance.

Any obligation for dividend or other credit shall not in any way extend or change the policy term.

5. **NON-RENEWAL OF POLICY.** The **Organization** shall have the right to renewal of this Policy, on the terms then being applied by the **Insurer** to similar risks, for an additional period of time equivalent to the expiring policy term if the agreed term is a year or less, or for one year if the agreed term is longer than one year, unless at least thirty (30) days prior to the date of expiration of the policy term, a notice of intention not to renew the Policy beyond such agreed expiration date is mailed or delivered to the **Organization**.

If the **Insured** has insured elsewhere, has accepted replacement coverage or has requested or agreed to non-renewal, the provisions of this Non-Renewal of Policy condition do not apply.

No misrepresentation or breach of affirmative warranty made by the **Insureds** or in their behalf in the negotiation of this Policy affects the **Insurer's** obligation under this Policy unless the **Insurer** relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the **Loss**. No failure of a condition prior to the **Loss** and no breach of a promissory warranty shall affect the **Insurer's** obligation under this Policy unless it exists at the time of **Loss** and either increases the risk at the time of **Loss** or contributes to the **Loss**. The provisions of the condition do not apply to failure to tender payment of premium.

6. **OTHER INSURANCE.** It is understood and agreed that Section IV(B) of the Policy is hereby deleted in its entirety. The following paragraph is added to Section VIII of the Policy:

The **Insured** may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Policy. In such event, the **Insurer** will pay its share of the covered **Loss** and **Costs of Defense**, such share to be equal to the proportion that the then available Limit of Liability under this Policy bears to the aggregate of all limits of liability of all insurance covering such **Loss** and **Costs of Defense** on the same basis. If the **Insured** has insurance covering any **Loss** or **Costs of Defense** other than insurance as described above, the **Insurer** will pay only the amount of covered loss or damages in excess of the amounts due under such other insurance whether or not the **Insured** has recovered such amounts. Nothing in this paragraph is intended, however, nor shall it be construed to obligate the **Insurer** to make any payment it would not otherwise be obligated to make under the terms, conditions, limitations and endorsements of this Policy, or to pay any **Loss** or **Costs of Defense** in excess of the then available Limit of Liability under this Policy. This Policy shall not be subject to the terms of any other insurance.

ILLINOIS AMENDATORY ENDORSEMENT

7. **DISCOVERY PERIOD** It is understood and agreed that Section II(D) is deleted and replaced with the following:

Section II(D) If the Insurer provides a renewal quotation incorporating different terms, conditions, Retention, Limit of Liability or premium with respect to coverage afforded by this Policy, the Insured may opt to purchase the **Discovery Period**. Should the Insured purchase the **Discovery Period**, the Insured may not also accept the renewal quotation.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

AMENDMENT TO SECTION II(A), II(B) AND II(C)

It is understood and agreed that Sections II(A), II(B) and II(C) of the Policy are hereby deleted in their entirety and replaced with the following:

Section II(A) If this Policy is not renewed or is cancelled, either by the **Organization** or the **Insurer**, for any reason, the **Organization** shall be entitled to acquire an additional reporting period for **Claims** first made against an **Insured** as set forth below, but only with respect to **Wrongful Acts** committed prior to the end of the **Policy Period**. This additional reporting period shall be referred to as the **Discovery Period**.

Section II(B) If this Policy is not renewed or is cancelled by the **Insurer** for any reason other than non-payment of premium, the **Discovery Period** shall be the period of ninety (90) days from the end of the **Policy Period**, and there shall be no charge for this **Automatic Discovery Period** of ninety (90) days. If prior to the end of the **Automatic Discovery Period** the **Organization** pays the **Insurer** an additional amount equal to forty percent (40%) of the annual premium of this Policy, the term of the **Discovery Period** shall be extended for an additional twelve (12) months from the end of the **Automatic Discovery Period**. The **Insured** shall have no right to purchase this extension of the **Discovery Period** at any later date.

Section II(C) If this Policy is not renewed or cancelled by the **Organization** or cancelled by the **Insurer** for non-payment of premium, the **Organization** may purchase a **Discovery Period** of twelve (12) months from the end of the **Policy Period**, provided that the **Organization** pays the **Insurer** an additional amount equal to forty percent (40%) of the annual premium of this Policy within thirty (30) days of the end of the **Policy Period**. The **Organization** shall have no right to purchase this **Discovery Period** at any later date.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06



**NON-PROFIT ORGANIZATION
EXECUTIVE PROTECTION AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE POLICY**

LIMITED PARTNERSHIP EXCLUSION

It is understood and agreed that this Policy does not apply to any Claim made against any Insured based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving:

the offering of units, investment in, management, operation and/or control of any limited partnership.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

SPECIFIC ENTITY EXCLUSION

It is understood and agreed that this Policy does not apply to any Claim made against any Insured based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving:

the ownership, control, maintenance, or operations of the following:

Rotary International

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

ADDITION OF SUBSIDIARY

It is understood and agreed that each of the entities listed hereinbelow is hereby expressly added as a **Subsidiary** pursuant to Section III(D) of the Policy, provided, however, that the Qualification Date listed below for each respective **Subsidiary** shall be deemed the date such entity qualified as a **Subsidiary** under the terms of this Policy.

Name

Qualification Date

See attached Coverage
Schedule

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06



NON-PROFIT ORGANIZATION
EXECUTIVE PROTECTION AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE POLICY

ADDITION OF INSURED PERSON

It is hereby understood and agreed that the term **Insured Person** shall include the positions, titles or individuals listed below.

Additional Insured Persons

The lawful spouses of all **Insured Persons** provided, however, that the Policy shall not provide coverage for any actual or alleged **Wrongful Act(s)** of the lawful spouses of the **Insured Persons**.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

AMENDMENT TO SECTION II

It is understood and agreed that Section II of the Policy is hereby amended as follows:

Section II.B and C. are deleted in their entirety and replaced with the following.

B. If this Policy is not renewed or is cancelled by the **Insurer** for any reason, the **Discovery Period** shall be the period of ninety (90) days from the end of the **Policy Period**, and there shall be no charge for this **Automatic Discovery Period** of ninety (90) days. If prior to the end of the **Automatic Discovery Period** the **Organization** pays the **Insurer** an additional amount of equal to \$200, the term of the **Discovery Period** shall be extended for an additional twelve (12) months from the end of the **Automatic Discovery Period**. The **Insured** shall have no right to purchase this extension of the **Discovery Period** at any later date.

C. If this Policy is not renewed or cancelled by the **Organization**, the **Organization** may purchase a **Discovery Period** of twelve (12) months from the end of the **Policy Period** provided that the **Organization** pays the **Insurer** an additional amount equal to \$200 within thirty (30) days of the end of the **Policy Period**. The **Organization** shall have no right to purchase this **Discovery Period** at any later date.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06



NON-PROFIT ORGANIZATION
EXECUTIVE PROTECTION AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE Policy

AMENDMENT TO SECTION III

It is understood and agreed that Section III of the Policy is hereby amended as follows:

Section III.A. is deleted in its entirety and replaced with the following:

A. 'Organization' shall mean **Participating Member**.

Section III.I. is deleted and replaced with the following:

I. **Policy Year** shall mean the period from the effective date listed in the applicable column of the attached Club listing to the **Policy Expiration** date stated in Item 2 of the Declaration or its earlier termination, if any. Any **Discovery Period** shall be considered part of and not in addition to the **Policy Year**.

Section III is amended by the addition of the following:

M. '**Participating Member**' shall mean the entities listed on the listing of Coverage Schedule.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

AMENDMENT TO SECTION IV

It is understood and agreed that Section IV of the Policy is hereby amended as follows:

IV. G. is hereby deleted and replaced with the following:

G. based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving actual or alleged seepage, pollution, radiation, emission, contamination or irritant of any kind, including but not limited to smoke, vapor, dust, fibers, mold, spores, fungi, germs, soot, fumes, acids, alkalis, asbestos, chemicals or waste.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

AMENDMENT TO SECTION IV

It is understood and agreed that Section IV of the Policy is hereby amended as follows:

Section IV. D. is deleted and replaced with the following:

D. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or any way involving: (1) bodily injury, sickness, disease or death of any person, assault, or battery; or (2) damage to or destruction of any tangible property, including the loss of use thereof; or (3) mental anguish, emotional distress, invasion of privacy, wrongful entry, eviction, false arrest, false imprisonment, malicious prosecution, libel or slander.

Subsection (3) of this exclusion shall not apply:

- (i) to any **Claim** brought by or on behalf of any past, present or prospective **Insured Person** for an **Employment Practices Wrongful Act**; or
- (ii) with respect to the **Organization's** publishing activities, to any **Claim** for copyright infringement, unfair competition, plagiarism or invasion of privacy.

Loss resulting from a **Claim** pursuant to (ii) above shall be subject to a sub-limit of \$100,000, and such sub-limit shall be part of and not in addition to the **Limit of Liability** provided for in Item 3. of the Declarations.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

AMENDMENT TO SECTION V

It is understood and agreed that Section V of the Policy is hereby amended as follows:

Section V.A. is deleted and replaced with the following:

A. Irrespective of the number of Insureds covered, the Insurer shall be liable to pay one hundred percent (100%) of Loss in excess of the Retention amount stated in Item 4 of the Declarations. The Insurer's maximum Limit of Liability for each Participating Member resulting from all Claims deemed to have been made in a Policy Year shall be \$1,000,000.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

AMENDMENT TO DECLARATIONS PAGE

It is understood and agreed that the Declarations is hereby amended by the addition of the following:

Item 9. Act of Terrorism Premium: \$ 0.00

It is further understood and agreed form TA0001 Policyholder Disclosure Offer of Terrorism Coverage is attached to and is to be considered as incorporated in and constituting a part of this Policy.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06

COVERAGE FOR ACTS OF TERRORISM

It is understood and agreed that Section VIII. General Conditions of the Policy is hereby amended by the addition of the following:

Section VIII. General Conditions

K. Act of Terrorism Coverage

Subject to all other terms and conditions of this Policy, coverage is available for Loss caused by an Act of Terrorism as defined below.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States --

- (i) to be an act of terrorism;
- (ii) to be a violent act or an act that is dangerous to --
 - (I) human life;
 - (II) property; or
 - (III) infrastructure;
- (iii) to have resulted in damage within the United States, or outside of the United States in the case of -
 - (I) an air carrier or vessel described in Section (5)(B) of the Terrorism Risk Insurance Act of 2002; or
 - (II) the premises of a United States mission; and
- (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

No act shall be certified by the Secretary as an Act of Terrorism if (i) the act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000.

Insured: ENROLLED MEMBERS OF ROTARY INTERNATIONAL

Policy Period: 01/01/06 to Policy expiration

Policy Number: EPP5798869

Countersigned by: _____
Authorized Representative

Endorsement Effective Date: 01/01/06



**NON-PROFIT ORGANIZATION
EXECUTIVE PROTECTION AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE Policy**

COVERAGE FOR ACTS OF TERRORISM

With respect to any one or more Acts of Terrorism under the Terrorism Risk Insurance Act of 2002, we will not pay any amounts for which we are not responsible under the terms of that Act (including subsequent action of Congress pursuant to the Act) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.



**POLICYHOLDER DISCLOSURE
OFFER OF TERRORISM COVERAGE**

The Terrorism Risk Insurance Act of 2002 (the Act) establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an Act of Terrorism. The Act provides that, to be certified, an Act of Terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

In accordance with the Terrorism Risk Insurance Act of 2002, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified pursuant to the Terms of the Act** as an Act of Terrorism committed by an individual(s) acting on behalf of a foreign person or foreign interest. All other provisions of this policy will still apply to such an act. That is, a loss will not be excluded or covered just because it was caused by an Act of Terrorism.

The portion of the annual premium that is attributable to coverage for Acts of Terrorism that are certified under the Terrorism Risk Insurance Act of 2002 is: \$0.00.

All other terms and conditions of the policy remain unchanged.

COVERAGE SCHEDULE

District Name	State	Zip Code	Dues Amount	Effective Date
Rotary District Entire #5010	AK	99701-	\$4,375.00	1/1/2006
Rotary District Entire #5030	WA	98020-	\$6,625.00	1/1/2006
Rotary District Entire #5060	V2C 4A4		\$7,500.00	1/1/2006
Rotary District Entire # 5100	OR	97224-	\$8,875.00	1/1/2006
Rotary District Entire #5450	CO	80212-	\$6,625.00	1/1/2006
Rotary District Entire #5510	AZ	85274-1718	\$5,625.00	1/1/2006
Rotary District Entire # 5520	NM	88011-	\$8,500.00	1/1/2006
Rotary District Entire #5910	TX	77726-7573	\$5,125.00	1/1/2006
Rotary District Entire #6360	MI	48813-1006	\$7,500.00	1/1/2006
Rotary District Entire #6440	IL	60068-	\$9,000.00	1/1/2006
Rotary District Entire #6580	IN	47591-	\$4,250.00	1/1/2006
Rotary District Entire # 6630	OH	44223-	\$7,125.00	1/1/2006
Rotary District Entire #6890	FL	33813-	\$5,625.00	1/1/2006
Rotary District Entire #6980	FL	32792-	\$5,250.00	1/1/2006
Rotary District Entire #7090	NY	14701-	\$9,250.00	1/1/2006
Rotary District Entire # 7170	NY	13815-	\$5,375.00	1/1/2006
Rotary District Entire # 7210	NY	10940-	\$8,125.00	1/1/2006
Rotary District Entire #7450	PA	19456-	\$6,625.00	1/1/2006
Rotary District Entire #7780	ME	04222-	\$5,000.00	1/1/2006
Rotary District Entire #7850	VT	05495-	\$5,000.00	1/1/2006
Rotary District Entire #7870	NH	03304-	\$7,500.00	1/1/2006
Rotary District Entire #7950 7930	MA	01833-1836	\$6,000.00	1/1/2006
Rotary District Entire #7950	MA	02360-	\$8,000.00	1/1/2006
			\$152,875.00	

COVERAGE SCHEDULE				
Club Name	State	Zip Code	Dues Amount	Effective Date
Rotary Club of Kalului	HI	96793-	\$450.00	1/1/2006
Rotary Club of Honolulu Sunrise	HI	96817-	\$450.00	1/1/2006
Rotary Club of Honolulu Sunset	HI	96817-	\$450.00	1/1/2006
Rotary Club of Kapaa	HI	96746-	\$450.00	1/1/2006
Rotary Club of Honolulu	HI	96815-	\$450.00	1/1/2006
Rotary Club of Lacey	WA	98509-	\$450.00	1/1/2006
Rotary Club of Tacoma South	WA	98499-0190	\$450.00	1/1/2006
Rotary Club of Centralia	WA	98531-	\$450.00	1/1/2006
Rotary Club of Poulsboro - North Kitsap	WA	98370-	\$450.00	1/1/2006
Rotary Club of Port Angeles	WA	98362-	\$450.00	1/1/2006
Rotary Club of Bainbridge Island	WA	98110-	\$450.00	1/1/2006
Rotary Club of Tacoma North	WA	98406-	\$450.00	1/1/2006
Rotary Club of Parkland-Spanaway	WA	98444-	\$450.00	1/1/2006
Rotary Club of Gig Harbor	WA	98335-	\$450.00	1/1/2006
Rotary Club of Montague	CA	96064-	\$450.00	1/1/2006
Rotary Club of Central Point	OR	97502-	\$450.00	1/1/2006
Rotary Club of Eugene	OR	97401-	\$450.00	1/1/2006
Rotary Club of Corvallis	OR	97339-	\$450.00	1/1/2006
Rotary Club of Lincoln City	OR	97367-	\$450.00	1/1/2006
Rotary Club of Greater Bend	OR	97708-	\$450.00	1/1/2006
Rotary Club of Roseburg	OR	97470-	\$450.00	1/1/2006
Rotary Club of Eugene Delta	OR	97440-	\$450.00	1/1/2006
Rotary Club of Bend	OR	97709-	\$450.00	1/1/2006
Rotary Club of Medford	OR	97501-	\$450.00	1/1/2006
Rotary Club of Klamath County	OR	97601-	\$450.00	1/1/2006
Rotary Club of Eugene-Springfield	OR	97402-	\$450.00	1/1/2006

Rotary Club of Roseburg Morning	OR	97470-	\$450.00	1/1/2006
Rotary Club of Cottage Grove	OR	97424-	\$450.00	1/1/2006
Rotary Club of Rogue Gateway	OR	97528-	\$450.00	1/1/2006
Rotary Club of Medford Rogue	OR	97501-	\$450.00	1/1/2006
Rotary Club of Bend - Mt. Bachelor	OR	97709-0848	\$450.00	1/1/2006
Rotary Club of Quail Point	OR	97504-	\$450.00	1/1/2006
Rotary Club of Redmond	OR	97756-	\$450.00	1/1/2006
Rotary Club of St. Helena	CA	94574-	\$450.00	1/1/2006
Rotary Club of Arcata	CA	95518-	\$450.00	1/1/2006
Rotary Club of Mill Valley	CA	94942-	\$450.00	1/1/2006
Rotary Club of San Mateo	CA	94401-	\$450.00	1/1/2006
Rotary Club of Mission San Rafael	CA	94915-	\$450.00	1/1/2006
Rotary Club of Watsonville	CA	95077-	\$450.00	1/1/2006
Rotary Club of Sacramento	CA	95814-	\$450.00	1/1/2006
Rotary Club of Downtown	TX	78131-1197	\$450.00	1/1/2006
Rotary Club of Covina	CA	91723-	\$450.00	1/1/2006
Rotary Club of Pasadena	CA	91103-	\$450.00	1/1/2006
Rotary Club of Covina Sunrise	CA	91722-	\$450.00	1/1/2006
Rotary Club of Kalispell	MI	59903-	\$450.00	1/1/2006
Rotary Club of Boise Southwest	ID	83707-	\$450.00	1/1/2006
Rotary Club of Estes Park	CO	80517-	\$450.00	1/1/2006
Rotary Club of Littleton	CO	80160-	\$450.00	1/1/2006
Rotary Club of Durango High Noon	CO	81302-	\$450.00	1/1/2006
Rotary Club of Durango	CO	81302-	\$450.00	1/1/2006
Rotary Club of Phoenix	AZ	85012-	\$450.00	1/1/2006
Rotary Club of Brainerd	MN	56401-	\$450.00	1/1/2006
Rotary Club of Overland Park South	KS	66225-	\$450.00	1/1/2006
Rotary Club of Southwest Lubbock	TX	79416-	\$450.00	1/1/2006

Rotary Club of Lubbock	TX	79416-	\$450.00	1/1/2006
Rotary Club of Richardson	TX	75083-	\$450.00	1/1/2006
Rotary Club of Irving	TX	75014-1714	\$450.00	1/1/2006
Rotary Club of Park Cities	TX	75231-	\$450.00	1/1/2006
Rotary Club of Preston Center	TX	75209-0983	\$450.00	1/1/2006
Rotary Club of San Antonio - Oak Hills	TX	78229-	\$450.00	1/1/2006
Rotary Club of Lakeway / Lake Travis	TX	78734-	\$450.00	1/1/2006
Rotary Club of Temple	TX	76503-0103	\$450.00	1/1/2006
Rotary Club of Killeen Heights	TX	76548-	\$450.00	1/1/2006
Rotary Club of Killeen - Noon	TX	76540-	\$450.00	1/1/2006
Rotary Club of South Austin	TX	78764-	\$450.00	1/1/2006
Rotary Club of Austin	TX	78704-	\$450.00	1/1/2006
Rotary Club of La Grange	TX	78945-	\$450.00	1/1/2006
Rotary Club of Angleton	TX	77516-	\$450.00	1/1/2006
Rotary Club of the Galleria Area	TX	77422-033	\$450.00	1/1/2006
Rotary Club of Willowbrook	TX	77269-	\$450.00	1/1/2006
Rotary Club of Space Center	TX	77258-	\$450.00	1/1/2006
Rotary Club of La Porte	TX	77572-	\$450.00	1/1/2006
Rotary Club of Bear Creek - Copperfield	TX	77284-2496	\$450.00	1/1/2006
Rotary Club of Baytown	TX	77522-1349	\$450.00	1/1/2006
Rotary Club of Washington Co.	TX	77834-	\$450.00	1/1/2006
Rotary Club of Pasadena	TX	77501-	\$450.00	1/1/2006
Rotary Club of West U	TX	77277-	\$450.00	1/1/2006
Rotary Club of Houston	TX	77024-	\$450.00	1/1/2006
Rotary Club of Seabrook	TX	77588-	\$450.00	1/1/2006
Rotary Club of St. Cloud Granite	MN	56302-	\$450.00	1/1/2006
Rotary Club of Hudson Daybreak	WI	54016-	\$450.00	1/1/2006
Rotary Club of Raytown	MO	64133-	\$450.00	1/1/2006

Rotary Club of Crestwood/Sunset Hills	MO	63126-	\$450.00	1/1/2006
Rotayr Club of St. Louis	MO	63102-	\$450.00	1/1/2006
Rotary Club of Des Peres	MO	63131-	\$450.00	1/1/2006
Rotary Club of St. Charles	MO	63302-0473	\$450.00	1/1/2006
Rotary Club of Tulsa	OK	74119-	\$450.00	1/1/2006
Rotary Club of Marquette West	MI	49855-	\$450.00	1/1/2006
Rotary Club of Appleton	WI	54912-0703	\$450.00	1/1/2006
Rotary Club of Hartford	WI	53027-	\$450.00	1/1/2006
Rotary Club of Cedarburg - Grafton	WI	53012-	\$450.00	1/1/2006
Rotary Club of Manitowoc Sunrise	WI	54220-	\$450.00	1/1/2006
Rotary Club of Grand Rapids	MI	49503-	\$450.00	1/1/2006
Rotary Club of Suttons Bay - Leelanau County	MI	49682-	\$450.00	1/1/2006
Rotary Club of Alma St. Louis	MI	48801-	\$450.00	1/1/2006
Rotary Club of Midland Noon	MI	48641-2002	\$450.00	1/1/2006
Rotary Club of Caro	MI	48723-	\$450.00	1/1/2006
Rotary Club of Bay City Morning	MI	48708-	\$450.00	1/1/2006
Rotary Club of Sterling Heights	MI	48311-0373	\$450.00	1/1/2006
Rotary Club of Ann Arbor	MI	48113-1217	\$450.00	1/1/2006
Rotary Club of Detroit	MI	48226-	\$450.00	1/1/2006
Rotary Club of Trenton	MI	48183-	\$450.00	1/1/2006
Rotary Club of Rochelle	IL	61068-	\$450.00	1/1/2006
Rotary Club of East Moline/Silvis	IL	61244-	\$450.00	1/1/2006
Rotary Club of Rockford	IL	61105-	\$450.00	1/1/2006
Rotary Club of Park Forest	IL	60466-	\$450.00	1/1/2006
Rotary Club of Elmhurst	IL	60126-	\$450.00	1/1/2006
Rotary Club of Lansing	IL	60438-	\$450.00	1/1/2006
Rotary Club of Naperville	IL	60566-	\$450.00	1/1/2006
Rotary Club of Oak Forest	IL	60452-	\$450.00	1/1/2006

Rotary Club of Oak Park River Forest	IL	60303-	\$450.00	1/1/2006
Rotary Club of Metamora-Germantown Hills	IL	61548-	\$450.00	1/1/2006
Rotary Club of O'Fallon	IL	62269-	\$450.00	1/1/2006
Rotary Club of Muncie	IN	47308-	\$450.00	1/1/2006
Rotary Club of Richmond	IN	47374-	\$450.00	1/1/2006
Rotary Club of Noblesville Midday	IN	46062-	\$450.00	1/1/2006
Rotary Club of Carmel	IN	46082-	\$450.00	1/1/2006
Rotary Club of Sandusky	OH	44870-0717	\$450.00	1/1/2006
Rotary Club of Bucyrus	OH	44820-	\$450.00	1/1/2006
Rotary Club of Toledo	OH	43604-	\$450.00	1/1/2006
Rotary Club of Mansfield	OH	44907-	\$450.00	1/1/2006
Rotary Club of Salem	OH	44460-	\$450.00	1/1/2006
Rotary Club of Boardman	OH	44513-	\$450.00	1/1/2006
Rotary Club of Steubenville	OH	43952-	\$450.00	1/1/2006
Rotary Club of Urbana	OH	43078-	\$450.00	1/1/2006
Rotary Club of Blue Ash / Montgomery	OH	45242-8844	\$450.00	1/1/2006
Rotary Club of Greenville	OH	45331-	\$450.00	1/1/2006
Rotary Club of Springfield	OH	45503-	\$450.00	1/1/2006
Rotary Club of Mayfield	KY	42066-	\$450.00	1/1/2006
Rotary Club of Madisonville	KY	42431-	\$450.00	1/1/2006
Rotary Club of Lawrenceburg	TN	38464-	\$450.00	1/1/2006
Rotary Club of Brentwood	TX	37027-	\$450.00	1/1/2006
Rotary Club of Jackson	TN	38302-	\$450.00	1/1/2006
Rotary Club of Farragut	TN	37933-	\$450.00	1/1/2006
Rotary Club of West Knoxville	TN	37939-	\$450.00	1/1/2006
Rotary Club of Slidell	LA	70459-	\$450.00	1/1/2006
Rotary Club of Bay St. Louis	MS	39520-0379	\$450.00	1/1/2006
Rotary Club of Westbank Gretna	LA	70056-	\$450.00	1/1/2006

Rotary Club of Columbus	GA	31902-1138	\$450.00	1/1/2006
Rotary Club of Johns Creek	GA	30005-	\$450.00	1/1/2006
Rotary Club of Jupiter - Tequesta	FL	33469-	\$450.00	1/1/2006
Rotary Club of Pensacola	FL	32591-	\$450.00	1/1/2006
Rotary Club of Holiday	FL	34692-0663	\$450.00	1/1/2006
Rotary Club of Fernandina Beach	FL	32035-0654	\$450.00	1/1/2006
Rotary Club of Ponte Vedra Beach Sunset	FL	32004-	\$450.00	1/1/2006
Rotary Club of Mandarin	FL	32241-	\$450.00	1/1/2006
Rotary Club of Ponte Vedra Beach	FL	32004-	\$450.00	1/1/2006
Rotary Club of Jacksonville	FL	32225-	\$450.00	1/1/2006
Rotary Club of Coral Gables	FL	33114-1446	\$450.00	1/1/2006
Rotary Club of Key Largo	FL	33037-	\$450.00	1/1/2006
Rotary Club of Miami	FL	33134-	\$450.00	1/1/2006
Rotary Club of Albany	NY	12159-	\$450.00	1/1/2006
Rotary Club of Bradford	PA	16701-	\$450.00	1/1/2006
Rotary Club of Erie	PA	16512-	\$450.00	1/1/2006
Rotary Club of McCandless	PA	15090-	\$450.00	1/1/2006
Rotary Club of Duquesne/West Mifflin/South Hills	PA	15236-	\$450.00	1/1/2006
Rotary Club of Shepherdstown	WV	25443-	\$450.00	1/1/2006
Rotary Club of Shippensburg	PA	17257-	\$450.00	1/1/2006
Rotary Club of Bethlehem	PA	18018-	\$450.00	1/1/2006
Rotary Club of Reading	PA	19606-	\$450.00	1/1/2006
Rotary Club of Allentown Liberty Bell	PA	18102-	\$450.00	1/1/2006
Rotary Club of Montclair	NJ	07042-	\$450.00	1/1/2006
Rotary Club of Denville	NJ	07834-	\$450.00	1/1/2006
Rotary Club of Moorestown	NJ	08057-	\$450.00	1/1/2006
Rotary Club of Bricktownship	NJ	08724-	\$450.00	1/1/2006
Rotary Club of Toms River Sunrise	NJ	08721-	\$450.00	1/1/2006

Rotary Club of Moorestown Breakfast	NJ	08057-	\$450.00	1/1/2006
Rotary Club of Brick Morning	NJ	08723-	\$450.00	1/1/2006
Rotary Club of Red Bank	NJ	07701-	\$450.00	1/1/2006
Rotary Club of Branchburg	NJ	07920-	\$450.00	1/1/2006
Rotary Club of Flemington	NJ	08822-	\$450.00	1/1/2006
Rotary Club of Princeton	NJ	08542-	\$450.00	1/1/2006
Rotary Club of Weston	WV	26452-	\$450.00	1/1/2006
Rotary Club of Buckhannon	WV	26201-	\$450.00	1/1/2006
Rotary Club of Huntington	WV	25714-	\$450.00	1/1/2006
Rotary Club of Falls Church	VA	22046-	\$450.00	1/1/2006
Rotary Club of Silver Spring	MD	20907-7310	\$450.00	1/1/2006
Rotary Club of Bethesda - Chevy Chase	MD	20825-	\$450.00	1/1/2006
Rotary Club of Haddonfield	NJ	08033-	\$450.00	1/1/2006
Rotary Club of Vineland	NJ	08362-	\$450.00	1/1/2006
Rotary Club of Voorhees - Gibbsboro	NJ	08037-	\$450.00	1/1/2006
Rotary Club of Woodbury Breakfast	NJ	08096-	\$450.00	1/1/2006
Rotary Club of Mullica Hill	NJ	08062-	\$450.00	1/1/2006
Rotary Club of Berlin	NJ	08009-	\$450.00	1/1/2006
Rotary Club of Furnitureland	NC	27261-	\$450.00	1/1/2006
Rotary Club of Durham	NC	27717-	\$450.00	1/1/2006
Rotary Club of Emerald City	SC	29649-	\$450.00	1/1/2006
Rotary Club of Rockland	ME	04841-	\$450.00	1/1/2006
Rotary Club of Waterville	ME	04903-0192	\$450.00	1/1/2006
Rotary Club of Augusta	ME	04332-	\$450.00	1/1/2006
Rotary Club of Watertown	MA	02471-0765	\$450.00	1/1/2006
Rotary Club of Natick	MA	01760-	\$450.00	1/1/2006
Rotary Club of Waterbury	CT	06910-	\$450.00	1/1/2006
			\$86,850.00	

COVERAGE SCHEDULE				
Name of Joint Venture	State	Zip Code	Dues Amount	Effective Date
Lone Star PETS, Inc.	TX	76016-	\$450.00	1/1/2006
Rotary Lights	WI	54600-0015	\$450.00	1/1/2006
Rotary Clubs District 7470 Gift of Life	NJ	07081-	\$450.00	1/1/2006
Rotary First Harvest	WA	98040-	\$450.00	1/1/2006
District 5950/5960 Rotary Youth Exchange	MN	55369-	\$450.00	1/1/2006
Rotary Haciendas	CA	94401-	\$450.00	1/1/2006
Computers For The World	WA	98004-	\$450.00	1/1/2006
Pacific Northwest PETS	WA	98020-	\$450.00	1/1/2006
Slidell Heritage Foundation, Inc.	LA	70459-	\$450.00	1/1/2006
			\$4,050.00	

COVERAGE SCHEDULE				
District Name	State	Zip Code	Dues Amount	Effective Date
Rotary District Board & Officials #5000	HI	96817-	\$450.00	1/1/2006
Rotary District Board & Officials #5690	KS	67202-	\$450.00	1/1/2006
Rotary District Board & Officials #5810	TX	75225-	\$450.00	1/1/2006
Rotary District Board & Officials #5830	TX	75426-	\$450.00	1/1/2006
Rotary District Board & Officials #5890	TX	77008-	\$450.00	1/1/2006
Rotary District Board & Officials #5950	MN	55369-	\$450.00	1/1/2006
Rotary District Board & Officials #5960	MN	55113-	\$450.00	1/1/2006
Rotary District Board & Officials #6250	WI	53719-	\$450.00	1/1/2006
Rotary District Board & Officials #6560	IN	47308-0042	\$450.00	1/1/2006
Rotary District Board & Officials #6600	OH	44035-	\$450.00	1/1/2006
Rotary District Board & Officials #6930	FL	33433-	\$450.00	1/1/2006
Rotary District Board & Officials # 7280	PA	16142-	\$450.00	1/1/2006
Rotary District Board & Officials #7510	NJ	08809-	\$450.00	1/1/2006
Rotary District Board & Officials #7640	NJ	08360-	\$450.00	1/1/2006
			\$6,300.00	

COVERAGE SCHEDULE				
District Name	State	Zip Code	Dues Amount	Effective Date
Rotary District Entire #7890	MA	01056	\$ 7,750.00	1/1/2006
Rotary District Entire #7490	NJ	07512	\$ 6,125.00	1/1/2006
Rotary District Entire #7230	NJ	07006	\$ 5,125.00	1/1/2006
Name of Joint Venture	State	Zip Code	Dues Amount	Effective Date
Rocky Mountain RYLA, Inc.	CO	80155	\$ 450.00	1/1/2006
Project Amigo	CA	95472	\$ 450.00	1/1/2006
Club Name	State	Zip Code	Dues Amount	Effective Date
Las Vegas Fremont	NV	89125	\$ 450.00	1/1/2006
Bonsall	CA	92003	\$ 450.00	1/1/2006
Pocatello	ID	83707	\$ 450.00	1/1/2006
Brainerd Lakes	MN	56401	\$ 450.00	1/1/2006
Flower Mound	TX	75027	\$ 450.00	1/1/2006
Prestonwood	TX	75240	\$ 450.00	1/1/2006
Deer Park	TX	77536	\$ 450.00	1/1/2006
Humble Intercontinental	TX	77347	\$ 450.00	1/1/2006
Tomball	TX	77377	\$ 450.00	1/1/2006
Concord	IN	46526	\$ 450.00	1/1/2006
Lorain	OH	44036	\$ 450.00	1/1/2006
Seven Springs	FL	34660	\$ 450.00	1/1/2006
San Jose	FL	32217	\$ 450.00	1/1/2006
Bethlehem Morning Star	PA	18017	\$ 450.00	1/1/2006
Toms River	NJ	08754	\$ 450.00	1/1/2006
Somerville & Bridgewater	NJ	08876	\$ 450.00	1/1/2006
Dunn Loring	VA	22027	\$ 450.00	1/1/2006

Cashiers Valley	NC	28717	\$ 450.00	1/1/2006
East Haddam	CT	06423	\$ 450.00	1/1/2006
Grants Pass	OR	97528	\$ 450.00	1/1/2006
Westfield	NJ	07090	\$ 450.00	1/1/2006
North Shore	TX	77213	\$ 450.00	1/1/2006
Napoleon	OH	43545	\$ 450.00	1/1/2006
Whatcom County North	WA	98248	\$ 450.00	1/1/2006
Westborough	MA	01581	\$ 450.00	1/1/2006
Slidell Northshore	LA	70459	\$ 450.00	1/1/2006
Syracuse Wawasee	IN	46567	\$ 450.00	1/1/2006
Penns Grove	NJ	08069	\$ 450.00	1/1/2006
Alpharetta	GA	30009	\$ 450.00	1/1/2006
Elizabeth	NJ	07207	\$ 450.00	1/1/2006
Springfield Township	PA	19031	\$ 450.00	1/1/2006
Valaraiso	IN	46384	\$ 450.00	1/1/2006
Nor' Wester	WA	98362	\$ 450.00	1/1/2006
Rotary District Board & Officials #7470	NJ	08889	\$ 450.00	1/1/2006
Rotary District Board & Officials #7790	ME	04843	\$ 450.00	1/1/2006
Rotary District Board & Officials #6540	IN	46304	\$ 450.00	1/1/2006
Rotary District Board & Officials #6670	OH	45236	\$ 450.00	1/1/2006
Rotary District Board & Officials #5020	WA	98444	\$ 450.00	1/1/2006
Rotary District Board & Officials #7770	SC	29485	\$ 450.00	1/1/2006

COVERAGE SCHEDULE				
District Name	State	Zip Code	Dues Amount	Effective Date
Rotary District Entire # 7260	NY	11741-	\$4,125	1/1/2006
Rotary District Entire # 6690	OH	45750-	\$6,250	1/1/2006
District Board	State	Zip Code	Dues Amount	Effective Date
Rotary District Board & Officials #7300	PA	15219-	\$450	1/1/2006
Rotary District Board & Officials #5110	OR	97401	\$450	1/1/2006
Club Name	State	Zip Code	Dues Amount	Effective Date
Rotary Club of Princeton Corridor	NJ	08543-	\$450	1/1/2006
Rotary Club of Syracuse	NY	13224	\$450	1/1/2006
Rotary Club of Hollidaysburg	PA	16635-	\$450	1/1/2006
Rotary Club of Casas Adobes	AZ	85740-	\$450	1/1/2006
Rotary Club of Orland Park	IL	60462-	\$450	1/1/2006
Rotary Club of Lockport	IL	60441	\$450	1/1/2006
Rotary Club of Hamilton Township	NJ	08690-	\$450	1/1/2006
Rotary Club of Martinsburg Sunrise	WV	25402-	\$450	1/1/2006
Rotary Club of Hampton Township	PA	15101-	\$450	1/1/2006
Rotary Club of Blacksburg	VA	24067-	\$450	1/1/2006
Rotary Club of Martinsburg	WV	25402	\$450	1/1/2006
Rotary Club of Memorial - Spring Branch	TX	77224-	\$450	1/1/2006
Rotary Club of Gainesville	FL	32635	\$450	1/1/2006
Rotary Club of San Jose	CA	95112-	\$450	1/1/2006
Rotary Club of Lafayette	IN	47996-	\$450	1/1/2006
Rotary Club of Fort Walton Beach	FL	32549-	\$450	1/1/2006
Rotary Club of Fort Collins	CO	80522	\$450	1/1/2006
Rotary Club of Greeley	CO	80632	\$450	1/1/2006
Rotary Club of Estes Valley Sunrise	Co	80517	\$450	1/1/2006