



General Liability and D&O Insurance for K of C Councils & Assemblies

Lockton Affinity is the preferred insurance provider for local Councils and Assemblies of the Knights of Columbus. With our expertise of insuring over 6,000 fraternal organizations, we know how to help protect your Council or Assembly from the risks it faces each and every day.

Lockton Affinity's General Liability product for councils and assemblies:

- Protects the council or assembly against third party claims alleging damages for incidents such as bodily injury, personal injury or property damage.
- Automatically includes host liquor liability and sexual abuse and molestation coverage.
- Costs on average just \$2.20 per member per year (no charge for Honorary, Honorary Life, Inactive or Exempt).
- Satisfies insurance requirements of every parish, diocese and third-party venue we are aware of.
- Certificates of Insurance for specific events provided upon request.
- The associated Parish, Diocese, Fourth Degree Assembly, Women's Auxiliary, State Council and Supreme Council are included as additional insured parties at no additional cost.

Directors and Officers Liability insurance (for claims regarding executive decisions) is also available.

To Learn more about General Liability and D&O Insurance, contact Lockton at:

Email: CouncilInsurance@LocktonAffinity.com

Phone: 800-496-0288

Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers, LLC in California #0795478. Coverage may not be available in all states and is subject to actual policy terms and conditions. Policy benefits are the sole obligation of the issuing insurance company. Coverage may be provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates are not subject to regulation by the insurance department of your state of residence. Excess/surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency. Sponsor may receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered. Excess/surplus lines coverage not available in New York.



**Knights of
Columbus®**
**Connecticut
State Council**

CTStateCouncil.org

Program administered by:

Lockton Affinity, LLC

10895 Lowell Ave, Suite 300, Overland Park, KS 66210

PHONE: 800-496-0288

WEB: CouncilInsuranceProgram.com

EMAIL: CouncilInsurance@LocktonAffinity.com

Local Council or Assembly Application (General Liability Insurance)

Date Completed: _____ Desired Effective Date: _____ [Default is Feb. 1]

Knights of Columbus, Local Council or Assembly [circle one] Number: _____

Council or Assembly Name: _____

Mailing Address: _____

Location Address (if different): _____

Number of "Active" Dues Paying Members for insurance purposes: _____

(Total Members less Inactive, Honorary, Honorary Life and Disabled Members)

Contact Name and Title: _____

Contact Address: _____

Telephone: _____

Email: _____

Any Claims in the past 5 years? Yes OR No

If Yes, please provide complete details about claim and resolution.

SIGNATURE

TITLE

DATE

**You will receive an invoice from state council. Approximate cost per member is \$2.20 annually. In calculating premium, Honorary, Honorary Life, Inactive and Exempt members are excluded, but this does not limit insurance regarding them. Increases or decreases in member count will be adjusted at renewal.*

For General Liability insurance for your Council or Assembly, fill out this Form and mail /email it to:

Connecticut State Advocate Matthew C. McGrath
Address: 360 State Street, Apt 2716, New Haven, CT, 06510
Email: state.advocate@ctstatecouncil.org
Phone: 860-878-0158

For Directors & Officers Liability Insurance for your Council or Assembly, contact Lockton directly using the information at the top of this page.

Knights of Columbus Local Council Insurance Program
administered by Lockton Affinity
Commercial General Liability Coverage Summary

Agent:	Lockton Affinity
Insurance Company:	Hanover Insurance Group
Audit Frequency:	Annual
General Liability:	\$1,000,000 per occurrence \$3,000,000 aggregate
Products-Completed Operations:	Included in General Aggregate Limit
Personal and Advertising Injury:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense- any one person:	\$20,000
Hired and Non-Owned Auto Liability:	\$1,000,000 per occurrence
Sexual Abuse and Molestation:	\$500,000 per occurrence \$500,000 aggregate

Key Exclusions

Exclusion – Athletic or Sports Participants - this insurance does not apply to “bodily injury” to any person while practicing for or participating in any sports or athletic contest or exhibition that you sponsor. **This exclusion does not apply to:**

- Basketball Free Throw
- Soccer Challenge
- Golf Tournament and
- Softball/Baseball Games.

Exclusion – Designated Ongoing Operations - “bodily injury” or “property damage” arising out of the ongoing operations involving activities described below is excluded:

- Firearms
- Altercations with Demonstrations at Right to Life Events
- Home Corporations
- Sponsorship of Carnivals, Circuses and Fairs.
- Rock Concerts
- Activities involving Amusement Devices such as Rides, Inflatables, or similar devices

Exclusion – Liquor Liability This insurance does not apply to “bodily injury” or “property damage” for which any insured may be held liable by reason of:

1. Causing or contributing to the intoxication of any person, including causing or contributing to the intoxication of any person because alcoholic beverages were permitted to be brought on your premises, for consumption on your premises;
2. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
3. Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only:

- A. If you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages; or
- B. For any event with liquor provided by the Insured if a license is required for such activity.

**Acceptable Events/Activities
(these activities are insured)**

- Local Council Meetings
- Marching in Parades
- Local Council Parties for Members and Guests
- Communion Breakfasts
- Basketball Free-Throw Contests
- Soccer Challenge
- Poster Contests
- Prayer Services
- Scholarships
- Luncheons/Picnics
- Food & Clothing Drives
- Family of the Month/Year
- Family Trips
- Honors for Police, Fire Fighters, Veterans and other Appreciation Events
- Car Washes
- Church Work: Ushers, Lectors, Choir, Youth Ministry
- Bingo
- Supporting poor and needy
- Home/school association support
- Fundraising events (Tootsie roll, candy, etc.)
- Tournaments: Golf, Bowling, Billiards, Baseball, Softball
- Youth awards
- Senior citizen support: visit and equipment donations
- Local council promotional activities
- Keep Christ in Christmas: Billboards, mangers, cards
- Adoption Education Programs
- Funeral Service Rituals
- Casino nights
- Easter Seals
- Voter Registration

This is a summary of insurance coverage and the program. It does not change or replace the policy. You must refer to the insurance policy for full terms, conditions, coverages and exclusions.

Please contact the State Advocate or Lockton directly if you have any questions, or to request a full copy of your policy.