


Certificate Holder: To Whom it May Concern

Date: August 11, 2020

This is to Certify that

Insurance as described hereunder has been arranged on behalf of the Assured named herein and that such Insurance, at the date hereof, is in full force and effect.

Insured:	Knights of Columbus Newfoundland & Labrador State Council & All its Councils, Assemblies, Officers & Members.	Policy Effective:	August 31, 2020
		Policy Expiry:	August 31, 2021
POLICY NUMBER	COMPANY	COVERAGE	
CJA00083	Certain Lloyd's Underwriters as arranged by HSM Insurance	Commercial Package & Crime	
P04391-0066	April Canada Inc.	Commercial General Liability	
10191	Lions Gate Underwriting	Volunteer Accident Benefits	
ONL533948-02	Markel International	Directors & Officers Liability	
\$ 10,000	Crime - Broad Form Money & Securities Inside / Outside Robbery & Hold-Up, Money Order and Counterfeit Paper Currency, Depositors' forgery, Damage to Premises by theft.		
\$ 10,000	Employee Dishonesty Resulting from one or more Fraudulent or Dishonest Acts committed by an Employee, acting alone or in collusion with others. State Deputy, State Secretary, State Treasurer \$50,000 All Other Members & Councils \$10,000		
\$ 50,000	Volunteer Workers Accident & Benefits Principal Sum \$50,000; Accidental Dental Reimbursement Benefit \$2,500; Accident Medical Reimbursement Benefit \$2,500; Weekly Accident Indemnity total disability \$200 per week (8 day elimination period 26 weeks maximum payout).		
\$ 2,000,000	Directors & Officers Liability Covers claims against the Directors and Officers, individually or collectively, for a wrongful act if legally obligated to pay, including all loss for which the Organization may be required or permitted by law to indemnify such Directors and Officers. Extended to cover loss arising from claims made against the estates, heirs, legal representatives or assigns of deceased persons who were Directors or Officers at the time of the Wrongful Act		
\$ 5,000,000	Commercial General Liability Covers legal liability as imposed by law for bodily injury, personal injury, or property damage, except as specifically excluded, arising from business operation of the named Insured as known to Insurer. Premises, Products & Completed Operations. \$2,000,000 Host Liquor Liability for private KofC functions only (public events must purchase separate a Separate Host Liquor Liability Policy) \$500,000 Tenants Legal Liability, \$5,000,000 Non-Owned Automobile Liability. Subject to all policy extensions, exclusions & deductibles.		
Conditions:	The Insurance described above is subject to the limitations, exclusions and conditions contained in the policies and is issued as a matter of information only and confers no rights and imposes no liability on the Insurer.		
		 HSM INSURANCE	

THE POLICY MAY CONTAIN A CLAUSE(S) WHICH LIMITS THE AMOUNT PAYABLE

Victoria

830 Pandora Ave.
Victoria, BC V8W 1P4
250 388 5555

Westshore

963 Langford Parkway
Victoria, BC, V9B 0A5
250 478 5588

Duncan

951 Canada Avenue
Duncan, BC, V9L 1V2
250 856 9440