



Insurance is
our only business.

INSURANCE RENEWAL PROPOSAL

2023 – 2024

Newfoundland & Labrador State Council Knights of Columbus,
and all of its Assemblies, Officers & Members
3 Spruce Street, Pasadena, NL A0L 1K0

We are pleased to offer you the following insurance proposal:

- \$10,000** **Property of Every Description – Building, Contents & Equipment**
Replacement Cost – Broad Coverage. 90% Co-Insurance Clause. Policy subject to a \$1,000 property deductible; \$2,500 Water Damage; \$2,5000 Sewer Backup; 5% Earthquake; Bylaws Endorsement
- \$10,000** **3D Crime Coverage**
Provides coverage for: Inside/Outside Robbery & Hold-Up, Money Order and Counterfeit Paper Currency, Depositors’ Forgery, Damage to Premises by theft; Employee Dishonesty Bond ‘A’ \$10,000. Subject to a \$1,000 deductible
- \$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. Subject to \$2,500.00 deductible.
- \$50,000** **Volunteer Worker Accident & Sickness Insurance**
Principle Sum \$50,000; Accidental dental reimbursement benefit \$2,500; Accidental Medical Reimbursement benefit \$2,500; Weekly Accident Indemnity-total disability \$200 per week, 7 days elimination period Aggregate limit of Indemnity \$300,000.
- \$ 5,000,000** **Commercial General Liability**
Covers legal liability as imposed by law for; Bodily Injury or Property Damage, Products & Completed Operations; and Personal & Advertising Injury; as the result of the business operations of the Named Insured, subject to \$1,000 Property Damage/Bodily Injury Deductible; Subject to policy extensions and exclusions. **Includes: Non-Owned Automobile Liability & Tenants Legal Liability**

Annual Premium: **\$8,795.00**

Please review and advise if and how you would like to proceed. Should you have any questions or concerns, please do not hesitate to contact me. I look forward to being of service to you.

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Shashin Sood, Broker

Signature of the Insured

Position

Date

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

HSMINSURANCE.COM