

KNIGHTS OF COLUMBUS LOCAL COUNCIL INSURANCE PROGRAM

OVERVIEW

COMMERCIAL GENERAL LIABILITY INSURANCE:

LIMITS OF INSURANCE (COVERAGE IS BASED ON GENERAL LIABILITY FORM CG 0001, ED. 1001):

\$2,000,000	General Aggregate (per location) Products/Completed Operations (Included in General Aggregate)
1,000,000	Personal and Advertising Injury (any one person or organization)
1,000,000	Fire Legal Liability (any one fire)
10,000	Medical Expense (any one person)
1,000,000	Per Occurrence.

COVERAGE INCLUDES:

- Bodily Injury
- Property Damage
- Personal Injury
- Advertising Injury
- Medical Payments
- Host Liquor Liability
- Additional Insured – Club Members (Council Members)
- Lessors or Managers of Premises as Additional Insured's as required (excluding Home Corporations or Owners/Managers of knights of Columbus Meeting Halls)
- Knights of Columbus Supreme Council-Additional Insured
- Hired and Non-owned Auto Liability Coverage at State Minimum Statutory Limits of Liability

SPECIAL COVERAGE EXCLUSIONS (NOT A COMPLETE LIST OF EXCLUSIONS):

- Abuse/Molestation/Sexual Misconduct or Sexual Offenses
- Asbestos Liability
- Athletic Participants – Other than Basketball Free Throw Contest & Soccer Challenge
- Bodily Injury, Property Damage, Personal or Advertising Injury resulting from any altercation with demonstrators during a "Right to Life" rally, parade, protest or similar event
- Employment-Related Practices
- Special Events (Events not listed on Local Council Activities Summary)
- Intellectual Property
- Fungi or Bacteria
- War Liability
- Nuclear, Biological or Chemical Terrorism
- Home Corporations and building Owners or Lessees
- Local Councils for the ownership or operation of a building or hall

- Exclusion – Described Hazards (Carnivals, Circuses and Fairs)
- Nuclear Energy Liability Exclusion
- Activities involving firearms
- Sponsoring Carnivals or Fairs
- Activities involving amusement devices such as rides, inflatables, or similar devices
- Rock Concerts

COVERED EVENTS/ACTIVITY EXAMPLES:

- Local Council Meetings
- Marching in Parades
- Local Council Parties for Members and Guests
- Communion Breakfasts
- Basketball Free-Throw Contest
- Soccer Challenge
- Poster Contests
- Prayer Services
- Scholarships
- Luncheons/Family Picnics
- Food & Clothing Drives
- Family of Month/Year
- Family Trips
- Honors for Police, Fire Fighters, Veterans and other “Appreciation” Events
- Special Breakfasts, Luncheons, Dinners
- Car Washes
- Church Work: Ushers, Lectors, Choir, Youth Ministry
- Bingo
- Supporting poor and needy
- Home/School Association Support
- Tootsie Roll & Candy Sale
- Tournaments: Softball, Golf, Bowling, Billiards, Horseshoe
- Youth Awards
- Senior Citizen Support: Visits and equipment donations
- Local Council Promotional Activities
- Keep Christ in Christmas: Billboards, mangers, cards

Condition:

- Insurance will be Excess of, and Non-Contributory to any other insurance available to the State or Local Council, including insurance provided under a policy of insurance issued to a Home Corporation.

This summary provides a brief overview of the insurance program and is not intended to be a complete summary of the policy. It does not change or replace the actual policy. You must refer to the insurance policy for full terms, conditions, coverages and exclusions