

**Lockton Affinity, LLC**

The cost is a per member cost, \$2.23 per member. There is no application, basically we would just get the basic information for the Council (number of members, contact information, mailing address and meeting location) and we can set up the policy and have the policy documents emailed. As for the coverage, I have attached a summary of the coverage included in the policy. If you have any questions, please feel free to call or email me directly.

Regards,

**Nathan Borghardt**  
**Account Executive/Team Leader**  
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# The Knights of Columbus Local Councils Insurance Program

## Commercial General Liability Coverage Summary

<b>Agent:</b>	Lockton Affinity
<b>Insurance Company:</b>	Hanover Insurance Company
<b>Policy Effective Date:</b>	10/1/2016 – 10/1/2017
<b>Audit Frequency:</b>	Annual
<b>General Liability:</b>	\$1,000,000 per occurrence \$2,000,000 per aggregate
<b>Products-Completed Operations:</b>	Included in General Aggregate Limit
<b>Personal and Advertising Injury:</b>	\$1,000,000
<b>Damage to Premises Rented to You:</b>	\$1,000,000
<b>Medical Expense- any one person:</b>	\$10,000
<b>Hired and Non-Owned Auto Liability:</b>	\$1,000,000 per occurrence

### 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 if you:

1. Manufacture, sell or distribute alcoholic beverages;
2. Serve or furnish alcoholic beverages for a charge whether or not such activity:
  - a. Requires a license;
  - b. Is for the purpose of financial gain or livelihood;
3. Serve or furnish alcoholic beverages without a charge, if a license is required for such activity; or
4. Permit any person to bring any alcoholic beverages on your premises, for consumption on your premises.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

1. The supervision, hiring, employment, training or monitoring of others by that insured; or
2. Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol.

### **Acceptable Events/Activities**

- 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
- Tootsie roll & Candy sale
- 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 coverage and the program. It is not intended to change or replace the policy. You must refer to the insurance policy for full terms, conditions, coverages and exclusions.

Please contact your Agent if you have any questions or to request a full copy of your policy.

