

Knights of Columbus



Insurance Program

For the State of Mississippi

Presented By:

**RC KNOX & COMPANY
ONE GOODWIN SQUARE
HARTFORD, CT 06103
(860) 524-7600**

Knights of Columbus

QUOTATION

PROGRAM INSURER: HANOVER INSURANCE GROUP

INSURANCE AGENCY: People's United Insurance Agency

POLICYHOLDER: Knights of Columbus State Council of Mississippi

POLICY TERM: August 1, 2011 to 2012

INSURED: STATE COUNCIL AND Each qualifying local council within the State

ADDITIONAL INSUREDS: Knights of Columbus Supreme Council
Lessors or Manager of Premises
(Local Council Parishes/Dioceses for use of facilities)

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COMMERCIAL GENERAL LIABILITY INSURANCE

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

\$2,000,000	General Aggregate (other than Products/Completed Operations)
2,000,000	Products/Completed Operations Aggregate
1,000,000	Personal and Advertising Injury (any one person or organization)
100,000	Fire Legal Liability (any one fire)
5,000	Medical Expense (any one person)
1,000,000	Each Occurrence

COVERAGE INCLUDES:

- Bodily Injury
- Property Damage
- Personal Injury
- Advertising Injury
- Medical Payments
- Host Liquor Liability
- Certified Acts of Terrorism
- 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

SPECIAL COVERAGE 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

PROGRAM ADMINISTRATION

Policy Administration:

Policies will be issued by One Beacon through R.C. Knox & Company. R.C. Knox will provide policy services including policy checking, endorsement processing and issuance of certificates of insurance.

Accounting and Billing:

R.C. Knox will issue policy invoices to the State Council for the full annual policy premium. Premium must be paid in order to bind coverage. Premium will be based upon the total number of dues paying members as of the date of application and will not be subject to audit at the end of the policy term.

Claim Reporting:

Claims will be reported directly to Hanover Insurance Group via telephone or fax. The contact for reporting claims will be:

TBD

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R.C. Knox & Company Contact Information:

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