



**Knights of Columbus
South Carolina State Council**



**Liability Insurance Policy
For the State of South Carolina
Knights of Columbus
2018 - 2019**

Presented By:
Lockton Affinity, LLC
7300 College Blvd, Suite 500
Overland Park, KS 66210



Knights of Columbus South Carolina State Council



Program Insurer: Hanover Insurance Group

Insurance Agency: Lockton Affinity, LLC

Policyholder: Knights of Columbus State Council
of South Carolina

Policy Term: February 14, 2018 to February 13, 2019

Insured: State Council and each listed 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)

Additional Underwriting Information Required:
Please provide a list of any State or
local Council Activities not included in
the Summary of Typical State and Local
Council Activities

Account Executive: Tina Caldwell
800-496-0288
tcaldwell@locktonaffinity.com

Claim Manager: Hanover – 800-628-0250



Knights of Columbus South Carolina State Council



COMMERCIAL GENERAL LIABILITY INSURANCE

LIMITS OF INSURANCE (COVERAGE IS BASED ON GENERAL LIABILITY COVERAGE)

General Aggregate Limit	\$2,000,000
Products-Completed Operations are included in the General Aggregate	
Each Occurrence Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to you Limit	\$1,000,000
Medical Expenses Limit – any one person	\$ 10,000
Hired and Non-Owned Auto Liability	\$1,000,000

COVERAGE INCLUDES:

- **Bodily Injury**
- **Property Damage**
- **Personal injury**
- **Advertising injury**
- **Medical payments**
- **Host liquor liability**
- **Certified Acts of Terrorism**
- **Additional Insured – Club Members**
- **Additional Insured – Managers of Lessors of Premises**
- **Additional Insured – Designated Person or Organizations**
- **Knights of Columbus Supreme Council**
- **Bishop of Charleston, A sole Corporation**
- **Hired and Non-owned Auto Liability Coverage**



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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:

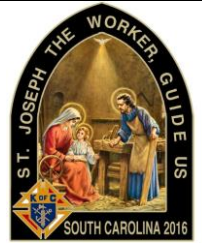
1. Causing or contributing to the intoxication of any person, including causing or contributing to the intoxication of any person because alcoholic beverages were permitted to be brought on your premises, for consumption on your premises;
2. The furnishing of alcoholic beverages to a person under the 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



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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:

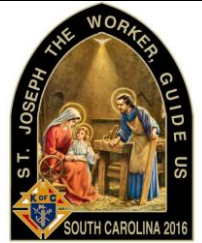
1. The supervision, hiring, employment, training or monitoring of others by that insured;
or
2. Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol.

Acceptable EVENTS/ACTIVITIES:

- **Local Council Meetings**
- **Marching in Parades**
- **Local Council Parties for Members and Guests**
- **Communion Breakfasts**
- **Basketball Free-Throw Contest**
- **Poster Contest**
- **Prayer Services**
- **Scholarships**
- **Luncheons/Family Picnics**
- **Food and 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**



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- Home/School Association Support
- Tootsie Roll and Candy Sale
- Tournaments: Golf, Bowling, Billiards
- Youth Awards
- Senior Citizen Support: Visits and equipment donation
- Food for Families and Coats for Kids Projects
- Local Council Promotional Activities
- Keep Christ in Christmas, Billboards, Mangers, cards

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