Appendix K

KNIGHTS OF COLUMBUS LOCAL COUNCIL INSURANCE PROGRAM/LOCKTON AFFINITY

Every Knights of Columbus council should protect itself by purchasing sufficient general liability insurance to cover all reasonably anticipated risks arising in connection with activities, events and functions involving Knights of Columbus. In many dioceses and parishes, local councils are required to provide evidence of general liability insurance (a certificate of insurance) in order to use parish facilities for meetings and events.

The Supreme Council of the Knights of Columbus does not provide insurance for local councils, nor does it maintain a file of council insurance information. It is the responsibility of each council to arrange for its own insurance coverage and to maintain records of its insurance coverage.

The Supreme Council <u>does not</u> provide insurance coverage to Home Corporations. Home Corporations maintaining facilities used by Knights of Columbus councils are distinct corporate entities outside the control of the Knights of Columbus and are not covered by council insurance policies or the Knights of Columbus. Accordingly, all Home Corporations (including all building associations) should make separate arrangements for adequate insurance coverage.

The Supreme Council of the Knights of Columbus recognizes the need for affordable insurance to protect councils from the various risks associated with their programs and related activities. We are pleased that Lockton Affinity LLC administers The Knights of Columbus Local Council Insurance Program, a program specifically designed to assist local councils of the Knights of Columbus in meeting their distinct insurance needs.

Lockton Affinity, a subsidiary of Lockton Companies, which is the largest privately owned commercial insurance broker in the world, has vast expertise in providing insurance for fraternal organizations. Lockton Affinity serves more than 5,000 fraternal clients with over 25 years of experience.

Additionally, Lockton Affinity may be able to assist Home Corporations to obtain affordable insurance coverage as well.

Lockton Affinity has an experienced team of customer service representatives who are dedicated to exclusively servicing fraternal organizations like the Knights of Columbus and are ready to help councils obtain the right type of coverage they need to protect their interests — affordably, expeditiously, and with the promise that all insurance is placed with insurance carriers rated "Excellent" or higher by A.M. Best.

Available Coverages
Property
Liability
Hired and Non-Owned Auto
Liquor Liability

Workers Compensation Business Auto Employee Dishonesty Crime Coverage Special Events Coverage Umbrella Liability

The Supreme Council encourages all state and local councils to consider this program carefully. For more information or for a free, no-obligation quote please contact **Lockton Affinity at 1-800-496-0288** or visit us online at <u>CouncilInsuranceProgram.com</u>.