

Knights of Columbus
Local Council Activities Summary
Risk Control Overview

Based upon a listing of activities and events sponsored and/or supported by the State Councils of the Knights of Columbus, the following overview presents One Beacons' guidelines in regards to acceptable operations/exposures and controls. Specific exclusions are also noted.

Upon approval, we would seek an updated summary of each state council's activity list to validate individual state exposure and adequate pricing. OneBeacon would request a review of activities from all states on an annual basis.

Identified Events and Activities:	Comments/Risk Control
All activities involving youth	All activities and/or events should require the use of parental permission slips including medical coverage information where appropriate and release of liability for state council.
Automobile - Hired Car or Non-Owned Automobiles	Intent is to include hired and non-owned automobile coverage for the organization at state statutory limits. Should higher limits be of interest the insured would need to provide a formal program that will be incorporated at all locations to validate all members or volunteers driving on behalf of the council have a valid drivers license, acceptable motor vehicle record and personal automobile limits of at least \$250,000 per person. The Company's underwriting expectation is that there will not be any transportation of others by council members under the name of the council. For activities involving the hiring of any vehicles, including buses, an appropriate Certificate of Insurance will be obtained each time a contract is accepted.
Boat rides	Owners must have their own insurance and be the only person to operate the boats.(ruling 9-09)
Pro-life activities: rally's, parades, protests, demonstrations creating altercations	Activities excluded
Breakfasts, Luncheons & Dinners	Host Liquor available * For all activities involving host liquor exposures each council must have a program in place to verify the hired bartenders and servers are trained in proper serving and control methods. Whenever outside services are hired for a function a Certificate of Insurance including coverage for liquor liability should be obtained from the company hired.
Local Council Parties for Members and Guests	Host Liquor available * For all activities involving host liquor exposures each council must have a program in place to verify the hired bartenders and servers are trained in proper serving and control methods. Whenever outside services are hired for a function a Certificate of Insurance including coverage for liquor liability should be obtained from the company hired.
Marching in Parades	Sponsorship of parade is not acceptable to this program.
Adoption Programs	
Appreciation Events (Knight of the month/year, Family of the year, Fireman /Police/Priest of the year)	
Athletic teams, sponsorship	Participants should be required to provide a release form annually. Release should include information on personal medical coverage information where appropriate. Injury to participants is excluded.
Attend funerals	
Basketball free-throw contests	
Bingo	Proper permits must be in place to manage gathering to public safety standards ie. life safety.
Blood drive	Certificate of Insurance must be obtained from Medical Service Provider/Organization
Car washes	
Casino Nights	Sponsoring the function is not covered. Only selling chips, operating concessions is approved (ruling 9-09)
Church work: ushers, lectors, choir, youth ministry	

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Clean or fix church: donated services or activity	General, light housekeeping services are anticipated to be the normal operation performed. Use of ladders, scaffolding or power tools/equipment by volunteers should be avoided. When absolutely necessary, use of these items should be performed with adequate supervision and support, ie. when using a ladder, a second person should be in attendance at the ladder and remain on the floor/ground to steady the ladder. Under no circumstance should any member or volunteer be allow to climb on a roof or climb above a one story height.
Clean up town beaches	Collection of, handling of any toxic or hazardous waste is not acceptable.
Communion Breakfasts	
Council Fundraisers - other than those included in this listing are subject to review by the company prior to planning. Some events may require a special event policy.	Fundraisers outside the scope of this listing and identified activities on file with the company must be reviewed by the company prior to event planning.
Council Newsletter	
Council promotion	
Easter Seals	Financial and/or volunteer support
Family of the Month	
Family of the Year	
Family trips: hiking, living rosary, ice skating,	Parental permission slips incl. medical coverage information where appropriate.should be in use; no transportation by
baseball game	individuals under the auspices of the State Council
Fishing Tournament	Owners operating their own boats (ruling 5-10)
Food and Clothing Drives for the needy	
Food pantry	
Honoring Police, Fire, Veterans	
Keep Christ in Christmas: billboards, manger,	
cards	
Knight of the Month	
Knight of the Year Event	
Local Council Meetings	
Luncheons/picnics for families	
Morality in Media support	
Parades: 4th of July, Columbus, Memorial, St.	Participation in/marching in OK; sponsorship of these events is not contemplated in this program and would require a
Patrick including floats	separate policy.
Poster Contest: drug abuse, vocations	
Prayer services: rosary, marriage preparation	
Pregnancy support center - financial support,	
volunteer time	
Retreats	Transportation under the auspices of the state Council is not acceptable.
Scholarships	
Scouts - Financial support	Sponsorship and operation is not included 09/09
Send get well cards	

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Senior citizen visits: equipment donation, home visits	
Special mass: jubilee, vocations, memorials	
Special Olympic event volunteers	Open item to address waiver from Special Olympics
Sport events: basketball free throw, youth baseball, softball, spelling bee	Permission slip for minors and a waiver should be provided by all participants.
Squires	
Support home/school association	
Support needy families	
Support Needy: clothing drives, toys, furniture; no repair work done to donated items;	This is strictly a collection process. No repair work is performed by members/volunteers on donated items. It is anticipated items are collected and transfer to a charitable organization without the insured taking any steps to increase the inherent exposure of donated items.
Support the handicap (excluding transportation) via volunteer and financial support	Support provided by fund raising such as tootsie roll drive; no transportation
Theology of the Body	
Theology on Tape	
Tootsie Roll & Candy sales	
Tournaments: golf, bowling, pool	
Town festivals	Booth at fair ok; sponsorship of these events is not contemplated in this program and would require a separate policy. Liquor exclusion is in place. (see Below)
Vocations: donations, priest preparation	
Voter registration	
Walks: cancer, rally for marriage	
Youth awards	
Youth programs	Require parental permission and release as noted in other activities; no transportation.
Youth Trips: any overnight events	Transportation not acceptable; parental permission slip and release should be required. Supervision by fully trained volunteers/chaperones required.
<i>Wine Tasting</i>	<i>No liquor is sold. (ruling 09-09)</i>

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EXCLUSIONS INCLUDE:	
<i>Pro life activities, on and off premises</i>	
<i>Abuse and molestation</i>	
<i>Described hazards: carnivals, circus, fair</i>	<i>Sponsoring a parade is not allowed, marching or having a float is covered</i>
<i>Terrorism</i>	
<i>Athletic/sports participants, except by exception</i>	Medical payments only coverage would be available. Permission slips, including a waiver of liability should be required.
<i>Asbestos, mold, lead, NBC,</i>	
<i>Liquor Liability, except Host Liquor</i>	The following states will require referral to company, prior to planning an event with liquor exposure to allow Company to evaluate exposures and controls: Alabama, Alaska, District of Columbia, Vermont
<i>Professional Liability</i>	
<i>Power tools i.e. chain saws</i>	<i>Refers to Councils who want to cut trees in the forest for Christmas sales (as an example)</i>
<i>Guns/rifles</i>	<i>Refers to councils who want to hold/supervise Skeet Shoots as an example (ruling 10-17-08)</i>
<i>Adopt A Highway Program</i>	<i>Too dangerous and carrier does not want to take on this exposure(ruling 09-22-09)</i>
<i>Liquor - not sold - Donations only</i>	<i>Any running of a bar where in selling of beer or beer in return for a donation is not allowed. (4-23-10)</i>