

# 2022 Ontario KofC Council Liability Insurance Program

December 4, 2021



**Knights of  
Columbus®**

**Ontario Insurance Program**

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**JONES DESLAURIERS**  
INSURANCE MANAGEMENT INC.

 **NAVACORD®**

# MEETING AGENDA

## Formal Presentation – 10 Minutes:

1. Insurance Coverage & Premiums for 2022
2. Application Requirements
3. Changes to Abuse Protocol for 2022

## Questions & Answers – 10 Minutes



## 2022 RENEWAL: FLAT \$35 INCREASE ON ALL COUNCILS EXCEPT REDUCED & REMOVAL OF PROPERTY COVERAGE TO PROVIDE SAVINGS ON REDUCED CATEGORY

### Expiring 2021 (Northbridge Insurance):

*Subject to the Terms & Conditions of the Policy	Reduced Coverage (Temporary Category)	Basic Coverage	Enhanced Coverage
	<ul style="list-style-type: none"> <li>● 25,000 Property / 100,000 Extra Expense</li> <li>● 25,000 Crime / Fraud (Dishonesty)</li> <li>● 1,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 1,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>	<ul style="list-style-type: none"> <li>● 25,000 Property / 100,000 Extra Expense</li> <li>● 25,000 Crime / Fraud (Dishonesty)</li> <li>● 3,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 1,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>	<ul style="list-style-type: none"> <li>● 25,000 Property / 100,000 Extra Expense</li> <li>● 50,000 Crime / Fraud (Dishonesty)</li> <li>● 5,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 2,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>
<b>Division 1 (250 Or More)</b>	\$720 + 8% Tax = \$777.60 Total	\$755 + 8% Tax = \$815.40 Total	\$849 + 8% Tax = \$916.92 Total
<b>Division 2 (150-249 Members)</b>	\$700 + 8% Tax = \$756.00 Total	\$735 + 8% Tax = \$793.80 Total	\$826 + 8% Tax = \$892.08 Total
<b>Division 3 (95-149 Members)</b>	\$675 + 8% Tax = \$729.00 Total	\$710 + 8% Tax = \$766.80 Total	\$798 + 8% Tax = \$861.84 Total
<b>Division 4 (75-94 Members)</b>	\$600 + 8% Tax = \$648.00 Total	\$635 + 8% Tax = \$685.80 Total	\$720 + 8% Tax = \$777.60 Total
<b>Division 5 (50-74 Members)</b>	\$480 + 8% Tax = \$518.40 Total	\$515 + 8% Tax = \$556.20 Total	\$600 + 8% Tax = \$648.00 Total
<b>Division 6 (49 Or Less)</b>	\$375 + 8% Tax = \$405.00 Total	\$410 + 8% Tax = \$442.80 Total	\$490 + 8% Tax = \$529.20 Total

### Renewal 2022 (Northbridge Insurance):

*Subject to the Terms & Conditions of the Policy	Reduced Coverage (Temporary Category)	Basic Coverage	Enhanced Coverage
	<ul style="list-style-type: none"> <li>● <b>No Property &amp; Extra Expense Coverage</b></li> <li>● 25,000 Crime / Fraud (Dishonesty)</li> <li>● 1,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 1,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>	<ul style="list-style-type: none"> <li>● 25,000 Property / 100,000 Extra Expense</li> <li>● 25,000 Crime / Fraud (Dishonesty)</li> <li>● 3,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 1,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>	<ul style="list-style-type: none"> <li>● 25,000 Property / 100,000 Extra Expense</li> <li>● 50,000 Crime / Fraud (Dishonesty)</li> <li>● 5,000,000 General Liability including Liquor</li> <li>● 1,000,000 Abuse / 1,000,000 Aggregate</li> <li>● 2,000,000 Directors &amp; Officers (D&amp;O) Liability (10,000,000 D&amp;O Program Aggregate Limit)</li> </ul>
<b>Division 1 (250 Or More)</b>	\$700 + 8% Tax = \$756.00 Total	\$790 + 8% Tax = \$853.20 Total	\$884 + 8% Tax = \$954.72 Total
<b>Division 2 (150-249 Members)</b>	\$680 + 8% Tax = \$734.40 Total	\$770 + 8% Tax = \$831.60 Total	\$861 + 8% Tax = \$929.88 Total
<b>Division 3 (95-149 Members)</b>	\$655 + 8% Tax = \$707.40 Total	\$745 + 8% Tax = \$804.60 Total	\$833 + 8% Tax = \$899.64 Total
<b>Division 4 (75-94 Members)</b>	\$580 + 8% Tax = \$626.40 Total	\$670 + 8% Tax = \$723.60 Total	\$755 + 8% Tax = \$815.40 Total
<b>Division 5 (50-74 Members)</b>	\$460 + 8% Tax = \$496.80 Total	\$550 + 8% Tax = \$594.00 Total	\$635 + 8% Tax = \$685.80 Total
<b>Division 6 (49 Or Less)</b>	\$355 + 8% Tax = \$383.40 Total	\$445 + 8% Tax = \$480.60 Total	\$525 + 8% Tax = \$567.00 Total

# INCLUDED EVENTS & ACTIVITIES

## WHAT IS INCLUDED

Liability Coverage for typical Council Activities such as:

- All Council Meetings
- Council Social Nights involving Members
- Dinners & Dances
- Basketball Free Throw Competitions
- Soccer Challenges
- Hockey (Target Shooting) Challenge
- Lottery or Car Raffle Ticket Sales
- Most Squire Activities & Events
- Turkey Roll Events
- Participating In Parade – No Floats
- Golf Tournaments (liquor served by Golf Course)
- Support for the Homeless
- Special Olympics Fundraisers
- Support for the Elderly & Widowed
- Skating Parties – Helmets On All Individuals Under 18
- Food Served to the Public (under 10,000 Revenue)
- Alcohol at Holiday & Birthday Events with Council / Parish
- Right To Life / Pro-Life Events or Demonstrations (no coverage for the bus transportation)
- Most events held at a Church or Hall involving members of the Council, invited guests and members of the Parish

## SUBJECT TO ADDITIONAL COST / REFERRAL

- Alcohol Served to members of the Public (Outside Parish)
- Other Youth Activities (Other Than Typical Squire Events)
- Curling Bonspiels
- Alcohol for New Years Eve Events (After 9pm)
- All Events with Revenue over \$10,000
- All Events with more than 2,500 People in Attendance

## NOT INCLUDED – SEPARATE POLICY REQUIRED

- Children's Blow-Up Apparatus (ie. Bouncy Castles)
- Fireworks
- Physical Damage and Liability while in Motion for Parade Floats, Trailers, Snack Wagons or Food Trucks
- Personal Automobile Coverage for Members
- Competition Leagues / Programs
- Other Sports Events ie. Bike-a-thon fundraiser

**\*SUBJECT TO THE TERMS & CONDITIONS OF THE POLICY**

# 2022 UPDATED KOFC ABUSE PROTOCOL



Marcel Lemmen – State Deputy

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Ontario State Council of the Knights of Columbus  
Risk Management Protocol VERSION #2  
– As of January 1, 2022  
Abuse, Discrimination, Harassment Prevention & Policies

## Acknowledgement of the Exposure

The Ontario Knights of Columbus are comprised of some 55,535 members in more than 560 Councils. The Knights of Columbus is principally a Catholic men's fraternal organization. Membership is limited to "practical" (meaning practicing) Catholic men aged 18 or older, and consists of four different degrees, each exemplifying a different principle of the Order. More broadly, Knights of Columbus is also a lay Catholic family-centered membership organization whose activities primarily take place on parish property. Ontario members of the Knights of Columbus are governed the Charter, Constitution, and Laws of the Knights of Columbus, the Ontario State Council by-laws, and their local Council by-laws, which, among other things, establishes standards of conduct and behavior for our members.

# 2022 ABUSE PROTOCOL REQUIREMENTS

1. New Abuse Protocol released but additional revisions currently taking place (based on feedback from Supreme).
2. Abuse Protocol must be reviewed at a Council business meeting annually (10-15 minutes – high level discussion).
3. Acknowledgement by all Active Members via sign-off or by email response indicating they have reviewed the document.
4. Question is being asked on renewal application to ensure compliance.
5. Councils that are not compliant will be escalated to State Office for resolution.
6. Councils that do not confirm compliance by March 1, 2022 may have their Abuse coverage cancelled.



# BACKGROUND CHECK INSURANCE REQUIREMENTS

1. Background checks are only required for Members volunteering at a youth event (individuals under the age of 18) with no parents & families present whereby Members are supervising minors such as at:
  - a) A basketball free throw challenge, soccer challenge or hockey (target shooting) challenge
  - b) Squire activities
  - c) A school breakfast program
  
2. Extended close contact with other “vulnerable individuals” whereby Members are volunteering in a “formal capacity”.

I.e. Volunteering for the day in a Senior care facility.

# 2022 BACKGROUND SCREENING CHANGES

1. Old process had Supreme only covering the costs of two (2) checks  
- the Family or Community Director and the Grand Knight.
2. New process will be Supreme will conduct all checks for all Members  
and cover the cost for all Members.
3. Members requiring a check would email the Office of Youth Protection  
- further details to follow in early 2022.





# Questions?

**Br. David Gottlieb,  
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ZOOM LINK FOR TUESDAY DECEMBER 7<sup>th</sup>  
at 7:00pm

Meeting ID: 846 5870 7152  
Passcode: 410782



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