



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/10/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


<b>PRODUCER</b>  Lockton Affinity, LLC  P. O. Box 879610 Kansas City, MO 64187-9610	<b>CONTACT NAME:</b> Lockton Affinity, LLC <b>PHONE (A/C No. Ext):</b> 800-496-0288 <b>E-MAIL ADDRESS:</b>	<b>FAX (A/C No):</b> 913-652-7599													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Nova Casualty Co</td> <td>42552</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Nova Casualty Co	42552	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :
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<b>INSURED</b>  KNIGHTS OF COLUMBUS, STATE COUNCIL OF SOUTH CAROLINA 1610 Alaric Court  Charleston, SC 29712-8436															

<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		LFR-GL-29000000-00	02/14/2021	02/14/2022	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
							MED EXP (Any one person)	\$ 20000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 3,000,000
							PRODUCTS - COMPOP AGG	\$ 3000000
								\$
A	<input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	X		LFR-GL-29000000-00	02/14/2021	02/14/2022	COMBINED SINGLE LIMIT (Ea accident)	\$ 1000000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	<input type="checkbox"/> Sexual/Physical Abuse <input type="checkbox"/> Molestation Liability	X		LFR-GL-29000000-00	02/14/2021	02/14/2022	Occurrence	\$500,000
							Aggregate	\$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Bishop of Charleston a Corporation Sole is an Additional Insured.

<b>CERTIFICATE HOLDER</b>  2364509  Bishop of Charleston a Corporation Sole 901 Orange Grove Road Charleston, SC 2940	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – DESIGNATED  
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

<p><b>Name Of Additional Insured Person(s) Or Organization(s):</b> Knights of Columbus Local Council Parishes or Diocese</p>
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

1. In the performance of your ongoing operations; or
2. In connection with your premises owned by or rented to you.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

**B.** With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
  2. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.



# ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED	
Lockton Affinity, LLC		KNIGHTS OF COLUMBUS, STATE COUNCIL OF SOUTH CAROLINA	
POLICY NUMBER: LFR-GL-29000000-00			
CARRIER	NAIC CODE	EFFECTIVE DATE:	
Nova Casualty Co	42552	02/14/2021	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS SECTION IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25      FORM TITLE: Certificate of Liability Insurance

Location #	Profit Center	Store#	Address
101			Council #724 Columbia, SC
201			Council #1668 Greenville, SC
301			Council #2207 Sumter, SC
401			Council #3067 Georgetown, SC
501			Council #5026 Beaufort, SC
601			Council #5086 Myrtle Beach, SC
701			Council #5194 Florence, SC
801			Council #6076 Spartanburg, SC
901			Council #6250 Charleston, SC
1001			Council #6726 Goose Creek, SC
1101			Council #6756 Rock Hill, SC
1201			Council #6847 Columbia, SC
1301			Council #6891 Orangeburg, SC
1401			Council #6892 Columbia, SC
1501			Council #7062 North Augusta, SC
1601			Council #7122 North Myrtle Beach, SC
1701			Council #7129 Greenwood, SC
1801			Council #7289 Hilton Head Island, SC
1901			Council #7531 Conway, SC
2001			Council #8123 Hartsville, SC
2101			Council #8182 Mauldin, SC
2201			Council #8295 Anderson, SC
2301			Council #8502 Walterboro, SC
2401			Council #8790 Dillon, SC
2501			Council #8900 Charleston, SC
2601			Council #8980 Suftside Beach, SC
2701			Council #9161 Barnwell, SC
2801			Council #9184 Taylors, SC
2901			Council #9475 Mt. Pleasant, SC
3001			Council #9575 Spartanburg, SC
3101			Council #9576 Pickens, SC
3301			Council #10066 Lancaster, SC
3401			Council #10334 Charleston, SC
3501			Council #10668 Hilton Head Island, SC
3601			Council #10819 Simpsonville, SC

3701	Council #10867 Cheraw, SC
3801	Council #11028 Pawleys Island, SC
3901	Council #11325 Lexington, SC
4001	Council #11471 Moncks Corner, SC
4101	Council #11910 Summerville, SC
4201	Council #11991 Goose Creek, SC
4301	Council #12263 Bluffton, SC
4401	Council #12268 York, SC
4501	Council #12274 Greer, SC
4601	Council #12366 Fort Mill, SC
4701	Council #12472 Charleston, SC
4801	Council #12554 Columbia, SC
4901	Council #12995 Gaffney, SC
5001	Council #13112 Greenville, SC
5101	Council #13713 Blythewood, SC
5201	Council #14475 Lake Wylie, SC
5301	Council #14765 Lancaster, SC
5401	Council #14892 Loris, SC
5501	Council #15223 Santee, SC
5601	Council #15519 Greer, SC
5701	Council #15611 Rock Hill, SC
5801	Council #15960 Joanna, SC
	Assembly #3149 Fort Mill, SC
6001	Council #6629 Summerville, SC
6101	Council #6884 Seneca, SC
6401	Council# 16903 Chapin, SC



**Knights of Columbus  
South Carolina State Council**



**Liability Insurance Policy  
For the State of South Carolina  
Knights of Columbus  
2021 - 2022**

Presented By:  
Lockton Affinity, LLC  
10895 Lowell Avenue, Suite 300  
Overland Park, KS 66210

Program Insurer: NOVA Casualty Company

Insurance Agency: Lockton Affinity, LLC



# Knights of Columbus South Carolina State Council



Policyholder: Knights of Columbus State Council  
of South Carolina

Policy Term: February 14, 2021 to February 14, 2022

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:** Josh Arnold  
800-496-0288  
jarnold@locktonaffinity.com

**Claim Manager:** YORK Claims - 866-418-9675



# Knights of Columbus South Carolina State Council



## **COMMERCIAL GENERAL LIABILITY INSURANCE**

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

General Aggregate Limit	\$3,000,000
Products/Completed Operations Aggregate Limit	\$3,000,000
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit (Anyone Person)	\$1,000,000
Rented to you limit (Anyone Premises)	\$ 100,000
Medical Expenses (Any one Person)	\$ 20,000
Sexual or Physical Abuse or Molestation Vicarious Liability Coverage:	
Aggregate Limit:	\$500,000
Each Abusive Conduct Limit	\$ 500,000

### **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



# Knights of Columbus South Carolina State Council



- **Hired and Non-owned Auto Liability Coverage**

## 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;





# Knights of Columbus South Carolina State Council



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
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**



# Knights of Columbus South Carolina State Council



- **Special Breakfasts, Luncheons, Dinners**
- **Car Washes**
- **Church Work: Ushers, Lectors, Choir, Youth Ministry**
- **Bingo**
- **Supporting poor and needy**
- **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.