

Knights of Columbus

Local Council Activities Summary Risk Control Overview

The following is a listing of typical activities and events sponsored and/or supported by the Knights of Columbus. This summary presents One Beacon's guidelines for activities, events, operations and exposures, and the corresponding risk control guidelines and requirements.

EVENTS AND ACTIVITIES		RISK CONTROL GUIDELINES AND REQUIREMENTS
YOUTH ACTIVITIES AND PROGRAMS	-	All organized youth activities and/or events should require the use of parental permission slips. Supervision by adult volunteers/chaperones is required. There should be no transportation of youth by members of the Knights of Columbus.
AUTOMOBILE - HIRED CAR OR NON-OWNED AUTOS	-	Hired and non-owned automobile coverage for the Knights of Columbus is provided at state statutory limits. There should be no transportation of others by Knights of Columbus members under the auspices of the Knights of Columbus. For activities involving the hiring of any vehicles, including buses, a Certificate of Insurance should be obtained each time a contract is accepted.
PRO LIFE ACTIVITIES	-	Coverage is excluded for Bodily Injury, Property Damage, Personal and Advertising Injury resulting from any altercation with demonstrators during a "Right to Life" or "Pro Life" rally, parade, protest, demonstration or similar event.
BREAKFASTS/LUNCHEONS/DINNERS	-	The sale of alcoholic beverages is excluded . For activities involving the serving or providing of alcoholic beverages, the Knights of Columbus must use hired bartenders and servers trained in proper serving and control methods. Whenever outside services are hired or used, a Certificate of Insurance including Liquor Liability coverage should be obtained from the outside service.

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LOCAL COUNCIL PARTIES FOR MEMBERS AND GUESTS	-	The sale of alcoholic beverages is excluded . For activities involving the serving or providing of alcoholic beverages, the Knights of Columbus must use hired bartenders and servers trained in proper serving and control methods. Whenever outside services are hired or used, a Certificate of Insurance including Liquor Liability coverage should be obtained from the outside service.
MARCHING IN PARADES	-	Sponsorship of parades is excluded .
ADOPTION PROGRAMS	-	
APPRECIATION EVENTS (KNIGHT OF THE MONTH/YEAR; FAMILY OF THE YEAR; FIREMAN/POLICE/PRIEST OF THE YEAR, ETC.)	-	The sale of alcoholic beverages is excluded . For activities involving the serving or providing of alcoholic beverages, the Knights of Columbus must use hired bartenders and servers trained in proper serving and control methods. Whenever outside services are hired or used, a Certificate of Insurance including Liquor Liability coverage should be obtained from the outside service.
ATHLETIC TEAMS (SPONSORSHIP)	-	League should provide the Knights of Columbus with a release of liability form annually. Injury to athletic participants is excluded.
ATTEND FUNERALS	-	
BASKETBALL (FREE-THROW CONTESTS)	-	
BINGO	-	
BLOOD DRIVE	-	
CAR WASHES	-	
CHURCH WORK: USHERS, LECTORS, CHOIR, YOUTH MINISTRY	-	

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CLEAN OR FIX CHURCH: DONATED SERVICES OR ACTIVITY	-	
CLEAN UP TOWN BEACHES	-	
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 list may require a separate "Special Event" insurance policy.
COUNCIL NEWSLETTER	-	
COUNCIL PROMOTION ACTIVITIES	-	
EASTER SEALS	-	Financial and/or volunteer support is covered.
FAMILY OF THE MONTH RECOGNITION	-	
FAMILY OF THE YEAR RECOGNITION	-	
FAMILY TRIPS INCLUDING HIKING, LIVING ROSARY, ICE SKATING, BASEBALL GAME, ETC.	-	Parental permission slips should be used. There should be no transportation of children by members under the auspices of the Knights of Columbus.
FOOD AND CLOTHING DRIVES FOR THE NEEDY	-	
FOOD PARTY	-	
HONORING POLICE, FIRE, VETERANS	-	

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KEEP CHRIST IN CHRISTMAS: BILLBOARDS, MANGER, CARDS	-	
KNIGHT OF THE MONTH	-	
LOCAL COUNCIL MEETINGS	-	
LUNCHEONS/PICNICS FOR FAMILIES	-	
MORALITY IN MEDIA SUPPORT	-	
PARADES: 4TH OF JULY, COLUMBUS DAY, MEMORIAL DAY, ST. PATRICK'S DAY (INCLUDING FLOATS)	-	Sponsorship of parades is excluded. A separate "Special Events" insurance policy is required.
POSTER CONTESTS: DRUG ABUSE, VOCATIONS	-	
PRAYER SERVICES: ROSARY, MARRIAGE PREPARATION	-	
PREGNANCY SUPPORT CENTER: FINANCIAL SUPPORT, VOLUNTEER TIME	-	
RETREATS	-	Transportation under the auspices of the Knights of Columbus is not acceptable.
SCHOLARSHIPS	-	
SCOUTS - FINANCIAL SUPPORT	-	
SENDING GET WELL CARDS TO THE SICK	-	

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SENIOR CITIZEN VISITS: EQUIPMENT DONATION, HOME VISITS	-	
SPECIAL MASS: JUBILEE, VOCATIONS, MEMORIALS	-	
SPECIAL OLYMPIC EVENT VOLUNTEERS	-	
SPORTING EVENTS: BASKETBALL FREE-THROW, YOUTH BASEBALL, SOFTBALL, SOCCER KICK	-	Waivers should be provided by all participants.
SQUIRES	-	
SUPPORT HOME/SCHOOL ASSOCIATION	-	
SUPPORT NEEDY FAMILIES	-	
SUPPORT NEEDY: CLOTHING DRIVES, TOYS, FURNITURE	-	No repair work is to be performed by members/volunteers on donated items.
SUPPORT THE HANDICAPPED (EXCLUDING TRANSPORTATION) VIA VOLUNTEER AND FINANCIAL SUPPORT	-	Coverage is provided for support efforts such as fund raising and volunteer hours. There should be no transportation of others by members under the auspices of the Knights of Columbus.
THEOLOGY OF THE BODY	-	
THEOLOGY ON TAPE	-	

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TOOTSIE ROLL & CANDY SALES	-	
TOURNAMENTS: GOLF, BOWLING, POOL		
TOWN FESTIVALS, CARNIVALS, BAZAARS	-	Sponsorship of these events is not covered. A separate "Special Events" insurance policy is required.
VOCATIONS: DONATIONS, PRIEST PREPARATION	-	
VOTER REGISTRATION	-	
WALKS: CANCER, RALLY FOR MARRIAGE	-	
YOUTH AWARDS		
YOUTH TRIPS INCLUDING ANY OVERNIGHT EVENTS	-	All organized youth activities and/or events should require the use of parental permission slips. Supervision by adult volunteers/chaperones is required. There should be no transportation of youth by members of the Knights of Columbus.

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EXCLUSIONS INCLUDE		
INJURY OR DAMAGE FROM ALTERCATIONS RESULTING FROM PRO LIFE ACTIVITIES	-	Excluded
ABUSE AND MOLESTATION	-	Excluded
DESCRIBED HAZARDS: CARNIVALS, CIRCUS, FAIR	-	Excluded
TERRORISM	-	Optional
ATHLETIC/SPORTS PARTICIPANTS, EXCEPT BY EXCEPTION	-	Medical payments coverage only.
ASBESTOS, MOLD, LEAD, NBC	-	Excluded
LIQUOR LIABILITY, EXCEPT HOST LIQUOR	-	The sale of alcoholic beverages at any function or event is excluded.
PROFESSIONAL LIABILITY	-	Excluded
ACTIVITIES OR EVENTS INVOLVING FIREARMS	-	Excluded