



CANADIAN QUILTERS' ASSOCIATION
ASSOCIATION CANADIENNE DE LA COURTEPOINTE

Insurance Program for Canadian Quilters' Association/Association canadienne de la courtepointe

Exciting News for Member Guilds!!

CQA/ACC has arranged for an 'umbrella' insurance policy (a policy in which individual guilds may enrol) that is available to your guild for an annual fee of \$130 plus federal tax. Briefly, this plan will cover your guild for meetings, shows, retreats, workshops, etc... even if these are held in different locations.

If your guild is interested in registering for the insurance with us, please contact our Administrator, Jackie Philpott (administration@canadianquilter.com), to sign up. Your guild will be asked to pay the \$130 (plus federal tax) annual premium for the first year before October 15th in order to join our insurance policy on November 1st, 2014. As with any insurance policy, you have the option of renewing your insurance every year.

For the purpose of handling insurance news as well as the monthly guild bulletin and other CQA/ACC projects, it will be very helpful if your guild will appoint one member who is willing to act as the **Guild CQA/ACC Representative**.

Therefore, if you decide to enroll, please email our Administrator the following information:

Name of Guild:

Mailing address of Guild:

Guild Email Address:

Name of Guild CQA/ACC Representative:

Email Address of Guild CQA/ACC Representative:

Phone Number of Guild CQA/ACC Representative:

Your guild will be added to the list and you will receive an invoice from the Treasurer of the association – treasurer@canadianquilter.com . You will send your payment made out to CQA/ACC to our

Administrator: Jackie Philpott

6 Spruce St

Pasadena, NL A0L1K0

Phone: 1-877-672-8777 Email: administration@canadianquilter.com

DESCRIPTION of the INSURANCE PROGRAM

The CQA/ACC has investigated the possibility of offering Quilt Guilds an 'umbrella' insurance that a guild could enroll in on an annual basis. We have teamed up with Intercity Insurance Services Inc. (<http://www.intercityinsurance.com/group-associations.php>) who has found a managing general agent – Encon (<http://www.encon.ca/English/pages/default.aspx>) that will offer us coverage.

The association will have to enroll for the insurance and then each guild will sign up with the association for coverage. The premium will be paid annually to CQA/ACC but each guild will be able to communicate directly with Intercity Insurance Services when they need a certificate for a location/event or when there are questions. Since the CQA/ACC current insurance coverage ends this November, we

will begin this program on November 1st, 2014. The annual premium for each guild will be **\$130 plus federal tax**.

NOTE: A guild may join at any time during the year, but will pay the premium of \$130 plus tax. The renewal date subsequent to joining will be November 1st every year. Enrolled guilds will receive an invoice in the September of each year to enrol for the following year.

The basic insurance has two main sections, with additional coverage available to guilds as well as individuals. These are listed below.

This Insurance Program would offer :

1. **\$2 Million Commercial General Liability Insurance** (covering workshops, meetings, sales, fund raising events, participation in events/shows – these do not have to be in one location)

Coverage Limits:

- \$2 Million per occurrence – bodily injury and/or property damage claims;
- \$2 Million per occurrence – personal injury;
- \$25,000 any one person – medical payments;
- \$1 Million per occurrence – tenant's legal liability.

2. **\$1 Million – Management Liability Insurance for Directors and Officers** (a guild that has been involved in a lawsuit in the past 10 years would have to report this to Intercity Insurance Services when signing up)

- Protects directors and their personal assets from law suits;
- To cover legal liability that could be imposed related to 'wrongful acts' (management of funds, employment practices, defense costs).

Additional Coverages (available to individual guilds for an additional fee – the guild would have to make a request to add on a rider for extra coverage. The insurance company would then add the rider(s))

- Property insurance for member guilds (up to \$10,000 in Property assets owned by the guild; and up to \$5,000 in Property assets owned by others – subject to deductible)
- Liability insurance for individual members (i.e. instruction anywhere in the world, sales of quilts, participation in trade events as exhibitor)

Extra Notes:

- A guild would be able to phone or email a request for an insurance certificate whenever needed.
- The CQA/ACC would begin this coverage when its current insurance is renewed (November 1st 2014 will be the start date)
- Extra property riders could be added by individual guilds – a guild requesting this would have to inform the company how close their location is to a fire hall or hydrant.
- The insurance company would compile a FAQ document to answer the most common questions (Please send your questions to secretary@canadianquilter.com and they will be forwarded to Insurance Services Inc. to help compile this list)