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September 17, 2020

Member Guilds of Canadian Quilter's Association

Dear Guild Group Member

Re: Insurance program

As you will be aware, your membership renewal in the CQA and accompanying insurance is due November 1, 2020

Over these last several months, I have spoken to many Guilds across the country and some common questions have been asked:

- 1) Question: How do we move forward as a guild while managing COVID 19 and what are the expectations of the insurers?

Answer: Guilds are expected to adhere to the guidance as provided by local health and Government authorities as they plan meetings or other gatherings/activities.

- 2) Question: Will the insurance policies cover the Board /guild if a claim arises where someone alleges they contracted COVID 19 at a guild event?

Answer: Effective your renewal date, the insurers involved have specifically excluded claims arising from pandemic, communicable disease (including but not limited to COVID19). This is consistent with insurers around the world as they navigate a very unpredictable risk environment.

- 3) Question: In the absence of insurance coverage, how do we move forward?

Answer: We recommend that you establish a robust risk management / mitigation protocol which includes having members sign an acknowledgement of risk form, setting up sanitization stations, cleaning common contact surfaces regularly, limiting the sharing of tools and other items and social distancing.

- 4) Question: Due to COVID, we are not planning any in person activities for the near future. Do we need to renew our insurance now?

Answer: YES! The coverages provided to member guilds are still very important even though activity has been temporarily interrupted;

- a) The Board is still making decisions for the group and lapsing the coverage is a serious and impactful decision that will need to be considered very carefully by the whole board and all members. In fact, your by-laws may require coverage be maintained. (D and O coverage)

- b) There may be lease space agreements that continue beyond November 1 that require insurance to be in place - or arrangements could be made on short notice in the coming weeks/months even for small gatherings (Commercial Liability).

- c) The guild still owns assets that need to be protected. (Property Insurance)

PLEASE NOTE: There is no economic advantage to delaying this important renewal. The cost of coverage will be the same low rate if you delay until a later date.

We know these are challenging times, but we are all in this together and will get through it together.

We thank you for your patronage and look forward to your continued support.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mike King'.

Michael A. (Mike) King, CAIB, R.I.B.

Encl.

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CapriCMW Insurance Services Ltd.

Offices in Aurora, Burnaby, Kamloops, Kelowna, Lake Country, Penticton, Prince George, Vernon & West Kelowna