



Property Insurance Program for CQA/ACC Member Guilds

Property insurance is separate from the liability insurance. To participate in the policy, the guild must be a member in good standing at the time of application and during the period covered by the policy and be participating in the [Liability Insurance Program](#).

Unfortunately, due to provincial laws, this plan cannot be used in Quebec.

This plan covers guild property even if your belongings are held in a variety of locations. The basic property insurance covers your property up to a value of \$10,000, with a deductible of \$500. This is an ALL RISK policy. In case of a loss, a local insurance adjuster will be assigned.

The additional premium for November 1, 2025 to October 31, 2026 to be determined by October 2025.

A few additional details:

\$10,000 Contents Owned

- provides coverage at your premises; coverage includes property owned by others that at the time of loss were in the care, custody, control

Exhibition:

- provides \$10,000 coverage in transit to the exhibition site, while at the exhibition site and in transit back to the point of origin

Covered Operations:

- premises, quilt classes, trade shows, property of others is included (i.e. personal quilts of members)

Perils Insured:

- all risks subject to the policy exclusions

Deductible:

- \$500 each and every loss except for sewer backup which is \$2500

Valuation:

- replacement cost except selling price for quilts. Losses will be paid on an Actual Cash Value (ACV) basis.