



## **The Liability Insurance Program for CQA/ACC Member Guilds**

Liability insurance coverage is available for meetings, shows, retreats, workshops, etc., even if they are held in different locations. 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.

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

There are two main components to the package. They are bundled and can not be separated.

The premium for November 1, 2024 to October 31, 2025 to be determined by October 2024.

### **1. \$2 Million Commercial General Liability Insurance**

Covers workshops, meetings, sales, fundraising events, participation in events/shows; these do not have to be in one location.

#### **Coverage Limits:**

- Aggregate limit for all INSUREDS – \$2,000,000
- Each occurrence limit per member – \$2,000,000

#### **Coverage includes:**

- bodily injury/property damage – \$2,000,000
- personal injury/advertising injury- \$2,000,000
- medical payments – \$5,000 per person; \$25,000 per accident
- tenant's legal liability (any one premises) – \$500,000

NOTE: property damage deductible is \$1,000 per occurrence.

## **2. \$1 Million Management Liability Insurance for Directors and Officers**

- protects directors and their personal assets from lawsuits
- covers legal liability that can be imposed related to 'wrongful acts' (management of funds, employment practices, defence costs)

(a guild that has been involved in a lawsuit in the past 10 years must report this to CapriCMW Insurance Services when signing up; \$0 deductible for each occurrence)

### **Liability Limits:**

- \$1,000,000 per member per claim
- \$5,000,000 per policy period for all insureds

Additional [Property Insurance](#) can be purchased as part of the group insurance bundle.