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 cannot be separated.

The premium for November 1, 2026 to October 31, 2027 will be determined by October 2026.

1. $2 Million Commercial General Liability Insurance

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

Additional Liability Coverage Details

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

- Protect 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 Arthur J. Gallagher Canada 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

- Additional Property Insurance can be purchased as part of the group insurance bundle.

Annual Optional Increased Limits for Commercial General Liability

- $3,000,000 for an additional $210
- $5,000,000 for an additional $350