



---

CANADIAN QUILTERS' ASSOCIATION  
ASSOCIATION CANADIENNE DE LA COURTEPOINTE

---

**Please see below the descriptions for the two insurance programs  
offered to guilds through CQA/ACC**

### **1. Liability Insurance Program for Canadian Quilters' Association/Association canadienne de la courtepointe**

CQA/ACC has arranged for an 'umbrella' liability insurance policy (a policy in which individual guilds may enrol) that is available to your guild for an annual fee of \$130 plus applicable tax. Briefly, this plan will cover your guild for meetings, shows, retreats, workshops, etc... even if these are held in different locations. Unfortunately, due to provincial laws, this plan cannot be used in Quebec.

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**. **This member would receive all correspondence from CQA/ACC related to insurance** as well as the monthly guild bulletin and other CQA/ACC projects.

#### **DESCRIPTION of the INSURANCE PROGRAM**

The CQA/ACC has investigated the possibility of offering Quilt Guilds an 'umbrella' liability insurance that a guild can 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>) for coverage.

The association has enrolled in this plan and CQA/ACC member groups may sign up with the association for coverage. A certificate of insurance will be sent upon enrollment. The annual premium for each guild will be **\$130 plus applicable 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 1<sup>st</sup> every year. Enrolled guilds will receive an invoice in the September of each year to enrol for the following year.

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

#### **This Insurance Program would offer**

- A. **\$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)
- a. Coverage Limits:
  - b. Aggregate Limit for all INSUREDS \$2,000,000
  - c. Each Occurrence Limit per member \$2,000,000
  - d. Coverage includes:
    - i. Bodily Injury/Property Damage \$2,000,000
    - ii. Personal Injury/Advertising Injury \$2,000,000

- |  |           |
|--|-----------|
| iii. Medical Payments  |           |
| 1. per person  | \$5,000   |
| 2. per accident  | \$25,000  |
| iv. Tenants' Legal Liability – any one premises                    | \$500,000 |
| v. <b>Note:</b> property damage deductible - \$1000 per occurrence |           |

- B. \$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) (deductible \$0 for each occurrence):
- a. Protects directors and their personal assets from law suits;
  - b. To cover legal liability that could be imposed related to ‘wrongful acts’ (management of funds, employment practices, defense costs).
  - c. Limits of Liability:
    - i. \$1,000,000 per member per claim
    - ii. \$5,000,000 per policy period for all insureds

## 2. Property Insurance Program for Canadian Quilters' Association/Association canadienne de la courtepoin

The CQA/ACC has investigated the possibility of offering Quilt Guilds an ‘umbrella’ property insurance (separate from the liability insurance plan launched in the fall of 2014) that its member groups can enroll in on an annual basis. We have teamed up with Intercity Insurance Services Inc. (<http://www.intercityinsurance.com/group-associations.php>).

The association has enrolled in this plan and CQA/ACC member groups may sign up with the association for coverage. A certificate of insurance will be sent upon enrollment. The annual premium for each guild will be **\$80 plus applicable tax**. Unfortunately, due to provincial laws, this plan cannot be used in Quebec.

This plan will cover your guild property... even if your belongings are held in different 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 adjustor will be assigned. Here are some other details:

- \$ 10,000. Contents owned - providing coverage at your premises. Coverage includes property owned by others that at the time of loss were in the care, custody and control
- \$ 10,000. Exhibition Form – provides coverage in transit to the exhibition site, while at the exhibition site and in transit back to the point of origin.
- Covered Operations: Premises; Trade Shows; Property of Others is included (i.e. member’s personal quilts); Quilt Classes
- Perils Insured: All Risks subject to the policy exclusions
- Deductible: \$500 each and every loss except \$2,500 applies to Sewer Backup
- Valuation: Replacement Cost except Selling Price for Quilts

Losses will be paid on an ACV basis. (**NOTE:** a guild needing to insure more than \$10 000 will enrol in the basic insurance and then email [Jackie@canadianquilter.com](mailto:Jackie@canadianquilter.com) who will send you the application form for additional coverage – there is a ratio to calculate the amount of the extra premium, but the minimum premium will be \$250 plus applicable tax – payable directly to the insurance company)

**NOTE:** A guild may join at any time during the year, but will pay the premium of \$80 plus tax. The renewal date subsequent to joining will be November 1<sup>st</sup> every year. Enrolled guilds will receive an invoice in September of each year to enrol for the following year.

To enroll, please email our Administrator ([Jackie@canadianquilter.com](mailto:Jackie@canadianquilter.com) ) the following:

Name of Guild (Property Insurance):

Mailing address of Guild:

Address for Main Storage of Property (not a box number):

Guild Email Address:

Name of Guild CQA/ACC Representative:

Email Address of Guild CQA/ACC Representative:

Phone Number of Guild CQA/ACC Representative:

She will add your guild to the list and you will receive an invoice from the CQA/ACC Treasurer– [treasurer@canadianquilter.com](mailto:treasurer@canadianquilter.com) . You will mail your cheque, made out to **CQA/ACC** to our Administrator: Jackie Philpott

6 Spruce St

Pasadena, NL A0L1K0

*Phone:* 1-877-672-8777 *Email:* [Jackie@canadianquilter.com](mailto:Jackie@canadianquilter.com)

Please contact [secretary@canadianquilter.com](mailto:secretary@canadianquilter.com) with questions.