

LIABILITY INSURANCE

Definition:

- **Liability Insurance** - insurance that provides protection from claims arising from injuries or damage to people or property while at your CDA meetings or functions. This is not a medical insurance plan.

Who needs Liability Insurance?

- Every Court needs Liability Insurance in case of claims made against your court arising from injuries or damage to property.

How much Liability Insurance Coverage do we have?

- Each Court is covered for \$1,000,000.00 Liability Insurance
- Each Court is also covered for an additional \$1,000,000.00 Umbrella Coverage. This is a type of liability insurance which protects you against claims above and beyond the amount covered by the primary policy or for claims not currently covered

Why do we need Liability Insurance?

- In case of a law suit you will have the coverage needed to protect your court
- Most Diocese are making it mandatory for organizations to provide proof of insurance
- Most Diocese want to be named on a Certificate of Insurance as an “Additional Insured”

Who is exempt?

- NO ONE!
- Unless written proof from the Pastor or the Diocese is received by the National Office showing Catholic Daughters of the Americas as an “Additional Insured”. (A Certificate of Insurance)
- This must be done yearly

Even if your court doesn't meet in the Parish hall you will need this insurance if you plan on having any outside functions

Who provides this insurance and who do we contact?

- This insurance is provided by Chubb Insurance Company
- Checks are to be made payable to the Catholic Daughters of the Americas and mailed to the National Office – 10 W. 71Street, New York, NY 10023
- If you need a Certificate of Insurance for your Parish you may contact **Pam Wylie** at Wells Fargo at: 1-908-598-6036 Or e-mail Pam at: **pam.wylie@wellsfargo.com**