

**RESOLUTION NO. 14**  
**LIABILITY INSURANCE COVERAGE FOR LOCAL COUNCILS**

**(ADOPTED AS AMENDED)**

WHEREAS, the Knights of Columbus strongly encourages its members and local councils to be active for the good of the Order and that these activities give rise to the risk of a claim or lawsuit filed against the members and/or local councils during these activities;

AND WHEREAS local councils in Iowa are not afforded liability insurance coverage through the Knights of Columbus;

AND WHEREAS many local councils in Iowa conduct activities on church property and, further, that all four dioceses in Iowa require organizations, such as the Knights of Columbus, to carry liability insurance coverage;

AND WHEREAS the Iowa State Council of the Knights of Columbus desires to establish and administer certain group liability insurance coverage for all councils in the State of Iowa except:

- Councils which are suspended for more than two billing cycles
- Councils which meet on property owned by the council
- Councils which meet on property owned by a home corporation which has been established by the council for the purpose of holding title to real estate.

(All councils in the State of Iowa, except the above excepted councils, shall hereafter be referred to as the "Covered Councils").

NOW, THEREFORE BE IT RESOLVED, that the Iowa State Council of the Knights of Columbus shall procure group liability coverage effective July 1, 2008 and continuing annually thereafter with coverage for the Covered Councils and other necessary entities, including all four dioceses in the State of Iowa, in the amount of at least \$1,000,000.00 per occurrence and \$2,000,000.00 aggregate per year if such group liability coverage is available and at an affordable rate;

AND BE IT FURTHER RESOLVED, each Covered Council shall pay their proportionate share of said group liability coverage based upon the number of members in each of the Covered Council as of July 1 and that the Iowa State Council of the Knights of Columbus shall be authorized to collect the same from each Covered Council and to thereafter submit said payment to the insurer;

AND BE IT FURTHER RESOLVED that each Covered Council shall otherwise cooperate with the Iowa State Council of the Knights of Columbus in establishing, maintaining and administering said group liability coverage.

Submitted by the Executive Committee