



Note About Loss Control

Dear Valued Policyholder,

Slips, trips and falls are among the most frequent causes of loss. What might surprise you is that, many times, they result in claims and judgments in the hundreds of thousands of dollars, which ultimately impact your insurance premium. In most instances, these claims can be lessened or prevented entirely simply by addressing the most common causes of such losses listed below.

Most Common Causes

- Spills, wet or icy walking surfaces
- Uneven or worn floors/carpets/steps/sidewalks
- Inadequate or poorly maintained lighting
- Obstructed views
- Poor housekeeping - Excess clutter/trash in walkways or near open flames or hot surfaces

We encourage you to please take the time to periodically inspect your premises to see if any of these conditions exist and work to eliminate them where possible. Your efforts may save you money on future insurance premiums and, quite possibly, save your business.

Thank you for choosing and trusting us to help protect your business!

³'An ounce of prevention is worth a pound of cure.'
Benjamin Franklin

Regards,

A handwritten signature in black ink that reads 'Thomas P. Nerney'. The signature is fluid and cursive, with a large loop at the end of the 'y'.

Thomas P. Nerney
Chairman, President, & CEO

NPP

Renewal of Number

POLICY DECLARATIONS

U.S. Underwriters Insurance Company
1190 Devon Park Drive, Wayne, Pennsylvania 19087
A Member Company of United States Liability Insurance Group

No. NPP

NAMED INSURED AND ADDRESS:

Knights of Columbus Delaware State Counsel
KofC DE State Council Gerry Safranski
449 Coldspring Run
Newark, DE 19711

This insurance contract is issued pursuant to the Delaware Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Delaware Insurance Department. This insurer does not participate in insurance guaranty funds created by state law. In the event of insolvency of the surplus lines insurer, losses will not be paid by the state insurance guaranty fund.

POLICY PERIOD: (MO. DAY YR.) From: 01/28/2018 To: 01/28/2019

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

BUSINESS DESCRIPTION: Non Profit Fraternal Club

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

PREMIUM

Commercial Liability Coverage Part

Wholesaler Broker Fee
Surplus Lines Tax
TOTAL:

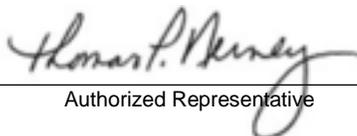
For Councils and Assemblys that require an individual C.O.I Certificate of Insurance, contact Gerry Safranski.

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue
See Endorsement EOD (1/95)

Agent: GATEWAY UNDERWRITERS AGENCY, INC. (1103)
2458 Old Dorsett Road, Suite 110
Maryland Heights, MO 63043

Issued: 01/19/2018 10:00 AM

Broker: NEW CASTLE INSURANCE, LTD.
621 Delaware Street
New Castle, DE 19720

By: 
Authorized Representative

UPD (08-07) THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy No. NPP

Effective Date: 01/28/2018
12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense Limit (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000

LIABILITY DEDUCTIBLE \$0

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY

Location	Address	Territory
1	2300 Pennsylvania Ave., Wilmington, DE 19806	001

PREMIUM COMPUTATION

Loc	Classification	Code No.	Premium Basis	Pr/Co	Rate		Advance Premium	
					All Other	Pr/Co	All Other	
1	Additional Insured - Club Members	49950	1 Flat	Included	0.000	Included	Included	
1	Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes- Not-For-Profit only	41670	600 Per Member	Included	1.292	Included		

MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART:

TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART:

(This Premium may be subject to adjustment.) MP - minimum premium

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.