

Telephone: (204) 927-2310  
Toll-free: (888) 656-4040



Facsimile: (204) 927-2321  
Toll-free: (888) 831-9507

## The CATHOLIC WOMEN'S LEAGUE of CANADA

C-702 Scotland Avenue, Winnipeg, MB R3M 1X5

Website: [www.cwl.ca](http://www.cwl.ca) E-mail: [national@cwl.ca](mailto:national@cwl.ca)

# MEMO

---

Re: Liability Insurance  
Date: October 15, 2014

From: National Office

---

For a number of years the issue of general liability insurance had been raised due to the reduction and/or elimination of coverage provided to Catholic Women's League parish councils by their respective dioceses across Canada. To provide protection to all councils and members, the national treasury will arrange and pay for liability insurance for parish councils in good standing. The coverage is a \$2,000,000 commercial general liability policy effective January 1, 2015.

### ***What is covered?***

The general liability policy will cover all councils, and the CWL, from any lawsuit brought against them from a third party alleging bodily injury including death, property damage or personal injury due to the negligence of CWL member, non-member volunteer at a CWL event, or the CWL itself. An example of this would be if you were serving someone a cup of coffee and it spilled on her, or you were hosting an event and someone slipped and fell on water that had been spilled on the floor.

### ***Who is covered?***

If an allegation of injury were to arise from a CWL event or activity, it is most likely that an individual member, the parish council and the national level would be all named in the lawsuit. This insurance would respond to protect all of those parties.

### ***Why do we need it?***

As good stewards, we must do all that we reasonably can to protect the CWL from financial loss. This protection had previously been provided by dioceses but, in many parts of the country, this protection has been eliminated. Society is becoming more inclined to sue when injuries are perceived or suffered. The CWL is not immune to that. The fact that we are all volunteers does not provide us with legal protection. Through the purchase of insurance, the national executive is taking a significant and necessary step toward protecting councils from both frivolous and serious lawsuits.

### ***How do we sign up?***

There is no need to sign up as this coverage will be provided to all councils free of charge. Once the wording on the insurance certificate has been finalized, an electronic copy of the certificate will be provided.

### ***Deductible***

Although National is covering the costs of the liability insurance, the deductible on any claim will continue to be the responsibility of the claiming parish.