



CATHOLIC ORDER OF FORESTERS

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Office of the High Secretary-Treasurer
STUART B. BUCHANAN

Date: March 2010

To: All State Courts, Local Court Chief Rangers and Recording Secretaries

Fraternal Greetings:

As officers, the High Court provides you with certain protections. This letter summarizes COF-supplied protections. These coverages, however, may be limited due to the applicable insurance policy's provisions. Various provisions restrict coverage. Protections are as follows:

- **General Liability** – Provides liability coverage for bodily injury and property damage up to \$1,000,000 for each occurrence, fire damage up to \$100,000, and medical expenses up to \$5,000 on any one person. All above entities, including youth events, are covered for meetings and functions.

Be aware that the policy does not cover intentional or criminal acts, contractual liability, complete liquor liability, injury or damage arising from ownership or use of rented or owned autos, aircraft, or watercraft. The policy also excludes coverage for employment related practices, sexual abuse and molestation, and pollution.

- **Fidelity Bond** – Provides up to \$10,000 against acts of dishonesty. Local court chief rangers, financial secretaries, and treasurers are covered, as well as state chief rangers, state secretaries, and state treasurers. If a court wishes to bond officers for a higher amount, the court is required to apply and pay for a separate bond. A court with more than \$10,000 in its treasury may want to consider bonding above the provided minimum.

The coverage provided is for COF events and does not cover non-COF events sponsored by COF members at COF locations, nor does it cover any overnight youth activity that does not have prior High Court approval.

Certificates of Insurance are not automatically issued. In instances where a church, park, etc. requires a court to provide one, it will be supplied, if the local court has complied with the *Rule of 5*. If any other location or activity requires a certificate, the court must supply the High Court with the name, address, activity, coverage dates, and any special instructions. Please allow two weeks for processing.

In keeping with coverage underwriting, the High Court has prepared a list of suggested court functions. Perilous activities are excluded from coverage. If in doubt, contact the high secretary-treasurer.

Fraternally,

Stuart B. Buchanan

Stuart B. Buchanan
High Secretary-Treasurer/CFO

sbb/cm