

TRAVELERS TRESPASSES

Travelers Insurance Company trespassed on the rights of Robert Cospito and lost. The Catholic League saw to that.

On December 17, the *New York Times* ran a remarkable story by David Gonzalez on the decision of Travelers to deny further coverage to Cospito on the grounds that his house was a church. Cospito, who lives in Forest Hills, Queens, called his insurance carrier, Travelers, to send an agent to determine the extent of damages from a leaky toilet. When the agent arrived, he was struck by the way the first floor of Cospito's house had been turned into a chapel. From that he reasoned that Cospito's insurance policy should be cancelled—two days before Christmas, no less—because his home was really a church.

Gonzalez called us to make sure we had seen the story, wondering whether we could do anything about it. William Donohue called the headquarters of Travelers and was given short shrift. When he threatened a lawsuit, they changed their tone.

Donohue was most surprised that a spokeswoman for the company actually defended the decision of the claims agent: it was one thing for someone to make a bad judgment, quite another to have a senior person defend it. To be sure, Cospito's house was not ordinary—he has a flickering red sanctuary light, chalice, missal, altar, tabernacle, statues, a huge organ—but that in no way altered the status of his residence.

When Donohue spoke to a public relations person at Travelers, he got the same brush-off response that he was earlier afforded. Again, Donohue promised that if Travelers didn't do justice right away, the league would bring suit. He soon got the cooperation he sought.

What ultimately got Travelers to move was Donohue's remark

that if they didn't reinstate the policy within an hour, he was going to discuss the issue on New York talk radio, galvanizing public opinion against Travelers. The expected phone call was made within twenty minutes.

The league was only too happy to assist Mr. Cospito; he had his policy back before Christmas. The Catholic League's handling of this matter was as appreciated by Cospito as it was respected by Travelers, making everyone satisfied in the end.