

INSURANCE REFERENCE MANUAL



FOR LODGES, CHAPTERS, LEGIONS, SERVICE CENTERS & ASSOCIATIONS

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Moose International, Inc.
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Mooseheart, IL 60539-1119**

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Fax: 630-859-6624**

May 2011

Note: This edition supersedes all previous issues of this booklet.

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INTRODUCTION

There are six insurance/risk management programs coordinated for the benefit and protection of some or all fraternal units pursuant to Section 46.9 of The General Laws.

1. **Commercial General and Liquor Liability** (Moose Risk Pool)
2. **Directors & Officers Liability** (Moose Risk Pool)
3. **Employee Theft**, previously known as “Fidelity Bond”
 - obtained locally or through Lockton Risk Services at **1-866-836-3373**
 - **in Canada** obtained locally or through BFL at **1-800-668-5901**
4. **Property/Fire Insurance** (Building and Contents)
 - obtained locally or through Lockton Risk Services at **1-866-836-3373**
5. **Workers’ Compensation**
 - obtained through The Hartford Insurance Group via Aon Risk Services at **1-800-966-2708**;
 - Lodges in Alaska from Liberty Mutual Northwest – obtained through Aon Risk Services or from Republic Indemnity through CHARR;
 - Lodges in Ohio, North Dakota, Washington (state), and Wyoming - obtained from their respective State Workers’ Compensation Fund or other facility;
 - Canadian Lodges from each Lodge’s Provincial Workers’ Compensation Fund.
6. **Lodge Hall Rental Insurance**
 - obtained through Aon Risk Services, see pages 17&18

Each of these coverages provides specific protection for Lodges. Certain coverages also protect Service Centers, Chapters, Legions, and Associations. The following is a summary explanation of each coverage and certain procedures associated with those coverages.

*Please note, this booklet is only intended to summarize the coverage provided under the insurance programs noted above and is not a contract of insurance itself, nor is it a commitment or binder of insurance. Please call the **Risk Management Department** of Moose International, Inc. at **1-800-544-4407** with any questions, comments or requests.*

GLOSSARY OF INSURANCE TERMS AND PHRASES

THROUGHOUT THIS BOOKLET, YOU WILL COME ACROSS CERTAIN TERMS OR PHRASES REGARDING INSURANCE COVERAGE(S) WITH WHICH YOU MAY BE UNFAMILIAR. PLEASE READ THE DEFINITIONS BELOW SO YOU WILL HAVE A BETTER UNDERSTANDING WHEN REVIEWING THIS MATERIAL.

Excess Liability Coverage:

- Coverage that typically provides coverage beyond that of any primary policy. This coverage includes claim payments that may exceed the amount of liability insurance that is provided by a primary policy.

Additional Insureds:

- Individuals, companies or organizations listed on your policy as additional insureds that are entitled to insurance coverage under your policy.

Endorsement:

- A change to your insurance policy. An Endorsement adds to or restricts coverage. It is not part of the original policy. When an Endorsement is added, it becomes a **legal** part of the insurance policy.

Aggregate Limit:

- How much the Insurance Carrier will pay out, not just for one isolated incident, but over the course of the policy term. Aggregate insurance limits the total dollar amount of all claims that will be paid out under a policy.

Underwrite:

- To assess and assume financial risks on behalf of another firm or individual.

Broad Form Multi-Peril Coverage:

- A policy that covers basic form losses, but expands its coverage to include things such as water damage, sprinkler malfunctions, etc. A Multi-Peril Policy provides a package of coverage across a variety of threats.

GENERAL and LIQUOR LIABILITY (RISK POOL)

PROGRAM STRUCTURE

- The first \$1,500,000 of each loss is self-insured by all Lodges collectively. All Lodges, through pooled funds, share each loss in order to pay claims that no single Lodge could afford to pay by itself. This segment of coverage is known as the “**Risk Pool**”.
- Conventional Excess Liability policies, issued by Endurance Insurance Company, would pay the next \$3,500,000 of each General Liability loss (Liquor Liability is limited to the next \$1,500,000).
- The portion of any **General Liability** claim exceeding \$5,000,000 also would be covered by Moose International’s Umbrella/Excess liability insurance program. No **Liquor Liability** claim above \$3,000,000 in value is insured.

Although the Risk Pool is a risk-retention program, Fraternal Insurance Company, Inc., a wholly owned captive insurance company of Moose International, Inc., does issue a formal policy. This policy provides several benefits:

- It defines and limits the extent of the Risk Pool’s obligations just as any insurance policy would.
- Its broad Named Insured endorsement extends coverage to Lodges, Chapters and other units of the Order.
- It enables us to obtain excess insurance from outside insurers.

PROGRAM COVERAGE

The following is a general summary of coverages provided through the Risk Pool.

Commercial General and Liquor Liability coverage protects the Lodge (and other units) against claims for monetary damages for which they may be held legally liable as a result of bodily injury and/or property damage arising out of **authorized AND legal** Lodge operations. In addition to paying any damages resulting from lawsuits or out-of-court settlements, the coverage also pays for necessary investigations and attorneys’ fees related to covered claims.

Specific coverages provided by this program include:

- **Bodily injury and Third Party Property Damage Liability:**
Covers your legal liability for bodily injury to persons (except employees), including death, and damage to property of others, that occur on your premises (owned or leased) or arise out of **authorized** Moose activities on or off the premises;

- **Personal and Advertising Injury Liability:**
Covers certain non-willful offenses such as false arrest, libel and slander, invasion of privacy and copyright infringement in your advertisements;

NOTE: Injury to a participant in any athletic activity is excluded.

- **Contractual Liability:**
Covers liability you assume in approved contracts that you legally enter into relating to your premises and activities, but excludes breach of contract;
- **Independent Contractors:**
Covers your liability for acts or omissions of contractors you hire to perform work on your premises or related to your operations;
- **Liquor Liability (dram shop):**
Covers claims brought against the Lodge or other unit based on the selling or serving of alcoholic beverages, either on your premises or at an authorized Moose-sponsored activity away from the premises;

NOTE that the rental of your hall or property for functions at which alcohol is sold, served, given away or consumed, requires additional coverage be purchased to cover the Lodge's first \$500,000 of liability (see Requirements When Renting Your Hall, Fraternal Property, or Facilities on page15);

- **Products Liability:**
Covers your liability for bodily injury and/or property damage caused by food, beverage or other products sold, served or distributed by you;
- **Fire Legal Liability (for the third party):**
Covers up to \$1,500,000 for third parties for damages for which you may be legally liable resulting from fire damage to their premises you lease. This coverage does not replace any form of property coverage for property owned by the Lodge; it will not satisfy a lease requirement that you purchase fire or all risk insurance on a building that you occupy;
- **Watercraft Liability:**
Covers your liability arising out of the use of any non-owned watercraft up to 26 feet in length, provided it is not used to carry persons or property for a charge;
- **Employee Benefits Liability:**
Covers claims by employees alleging negligence in the administration of an employee benefit plan;
- **Discrimination Liability:**
Covers your liability for allegations of discrimination in the membership process;

- **Employees and Volunteers as Additional Insureds:**
Provides protection to individual employees and volunteers, acting within the scope of their duties, against the types of claims outlined on the previous page.

The General and Liquor Liability Risk Pool program does not cover:

- **Breach of Contract;**
- **Acts which are expected or intended to cause injury or damage;**
- **Losses arising out of the ownership, maintenance, or use of a motor vehicle;**
- **Employment related practice claims such as those alleging wrongful termination, hostile work environment, sexual harassment, or discrimination based on age, gender, race, religion, disability, sexual orientation, or national origin. (SEE DIRECTORS & OFFICERS LIABILITY COVERAGE);**
- **Functions that are not part of a normal Lodge operation;**
- **Functions that are off Lodge premises without proper authorization;**
- **General Liability and/or Liquor Liability claims arising from the rental of your hall or fraternal property if no Hall Rental Insurance Coverage has been purchased.**

PROGRAM PARTICIPATION AND COST

All Lodges, Service Centers, Chapters, Legions, and Associations are automatically included in the Commercial General and Liquor Liability Program. All units are billed by Moose International for their share of the program's costs in three installments: one-third in May, one-third in September and one-third in January. Because almost all the total amount billed pays for losses that occur during the annual period, this is commonly referred to as the Risk Pool Assessment.

HOW THE RISK POOL ASSESSMENT IS DETERMINED

The Risk Pool funding need is determined by the total cost of the program, including:

- Claim payments;
- Adjusting expenses;
- Legal defense costs; and
- Administrative costs.

For 2011, each Lodge's assessment is based on the membership total in each Lodge. Lodges with no building or property, Services Centers, Legions, and Associations are assessed a flat minimum assessment each year. Chapter assessments are based upon membership total alone.

CLAIM / INCIDENT REPORTING – 1-877-5MOOSE5 (1-877-566-6735)

Insurance policy conditions require that we are notified as soon as practicable of an occurrence or offense that may result in a claim. There are no forms to fill out. You simply call our Third Party Administrator, Gallagher-Bassett Services, Inc., using the 24 hour-a-day toll free number listed above.

The Third Party Administrator representative will ask the following questions:

- Name, address and telephone number of the injured party;
- Person's date of birth and social security number (for medical bill verification);
- Person's occupation and membership status;
- Names and telephone numbers of any witnesses;
- Date and time of the incident and description of what happened; and
- What part of the person's body was injured and whether medical care was needed.

Prompt reporting of all incidents is critical to keeping program costs down. It also lets your members and guests know how important they are – and gives us the opportunity to assist them in their time of need. They also are less likely to hire an attorney when they hear from us promptly.

CERTIFICATES OF INSURANCE

General and Liquor Liability Certificates of Insurance for landlords, municipalities, licensing bodies, and others may be requested by writing, faxing, emailing or calling the Risk Management Department of Moose International, Inc. **(1-800-544-4407)**. Please give us at least **ten days advance notice** for certificate issuance. If another entity needs to be named as an Additional Insured, you must submit a copy of the contract, lease, or application that specifies their requirements and provides their full name and address. Only Fraternal Units can request that Certificates of Insurance be issued.

Whenever you engage an Independent Contractor or vendor to perform work or provide services to your Lodge, please be sure to request a Certificate of Insurance from that company and request that they name your Lodge as an Additional Insured for all losses arising out of the contractor's or vendor's negligence.

Please contact the Risk Management Department at 1-800-544-4407 with any questions about General and Liquor Liability coverage, Risk Pool Assessments or Certificates of Insurance. Our Fax Number is 630-859-6624. Correspondence can be directed to:

**Risk Management Department
Moose International, Inc.
155 S. International Dr.
Mooseheart, IL 60539-1119**

DIRECTORS & OFFICERS LIABILITY (D&O)

PROGRAM STRUCTURE

Effective May 1, 2006, this program became a part of the Risk Pool. Chapters, Legions, and Associations are covered as affiliates of the Lodges for no additional charge. The limits of the insurance are \$1,000,000 per occurrence and \$3,000,000 annual aggregate. As with the other Risk Pool coverages, Fraternal Insurance Company issues a policy and all fraternal units are covered by a broad Named Insured endorsement.

PROGRAM COVERAGE

This policy covers both the Lodge corporation and the directors and officers personally for certain wrongful acts, errors, or omissions arising out of the discharge of their official duties. Wrongful act means any actual or alleged employment practices act, negligent act, error, omission, misstatement, misleading statement, or breach of duty. The most common types of claims usually involve employment practices, including, but not limited to: wrongful termination of employment, employment discrimination, sexual harassment and hostile work environment.

PROGRAM PARTICIPATION AND COST

All Lodges are automatically covered under this program. Assessments are based solely on membership and are listed as a separate line item along with the Risk Pool General and Liquor Liability assessment on the Accounts Receivable Statements that are mailed to each Lodge in May, September and January from the Finance Department.

CLAIM / INCIDENT REPORTING – 1-800-544-4407

If you receive any **written notice** of a claim, you should **immediately** call the Risk Management Department at **1-800-544-4407**. We will explain the claim process, including an investigation that may need to be conducted by the House Committee as employer pursuant to Section 48.6 of The General Laws, and you will be instructed to immediately send us all documents in your possession that relate to the claim. Please note that the documents are very important because coverage under this policy is triggered on the date that the Lodge first receives written notice from, or on behalf of, the claimant. We also may need statements from key witnesses to the alleged conduct.

You should not discuss these claims with anyone other than our office or with an attorney we hire to defend you. Voicing unproven suspicions is inappropriate and could result in a large defamation award against you or the Lodge. Under no circumstances should matters of this nature be ignored. The law requires employers to take immediate action when a worker files a complaint. Failure to do so could be used as evidence against you.

EMPLOYEE THEFT

(Previously Known as Fidelity Bond)
**(Obtained Locally or through Lockton Risk Services for U.S. Fraternal Units
or BFL for Canadian Fraternal Units)**

PROGRAM STRUCTURE

A master program is administered by Lockton Risk Services in the U.S. and BFL in Canada, and is underwritten by Travelers Insurance Company. Each Fraternal Unit Board of Officers is responsible for setting the limit of coverage that is appropriate based upon your total annual receipts from all sources, including membership dues, social quarters receipts, and legal gaming revenue. The minimum amount of coverage that may be purchased under this program is \$5,000, and increases in increments of \$5,000. Fraternal units may opt to obtain coverage from a local insurance agent using the above limits as a guideline.

PROGRAM COVERAGE

All Lodges, Service Centers, Chapters, Legions, and Associations are covered for employee theft on a blanket, rather than a scheduled position basis and coverage extends to volunteers as well as employees. This means the coverage extends to all officers and house employees designated in Section 46.3 of The General Laws and any other person who is authorized in writing by the Board of Officers to handle funds. This program specifically insures the Lodge against loss of money, securities, or other property resulting from theft committed by an identified employee or volunteer, acting alone or in collusion with others. It is very important to note that the coverage is cancelled as to any employee, immediately upon discovery by you of theft or any dishonest act committed by the employee, either before or after becoming employed by you.

The bond does not cover loss by burglary, theft by an outsider, or robbery. You should insure these hazards by adding the necessary endorsements to the property insurance you purchase locally or through the approved Moose Property Program that is also administered by Lockton in the U.S. The bond also does not cover indirect losses including, but not limited to: loss of income you would have realized if there was no theft; payment of costs, fees; or other expenses you incur in establishing either the existence of or the amount of loss; and damages such as fines, penalties, and interest.

PROGRAM PARTICIPATION AND COSTS

The limits of coverage for all Lodges, Service Centers, Chapters, Legions, and Associations were communicated to Lockton Risk Services prior to May 1, 2007. Since individual revenue amounts change from time to time, any Fraternal Unit that wishes to increase or decrease its bond limit must submit a **written request** to Lockton (in the U.S.) or BFL (Canadian Fraternal Units) stating the limit desired. Fraternal units wishing to do so may instead purchase this required coverage from a local agent or broker.

It is very important to note that employee theft coverage is not automatically included when you purchase property coverage, but it may be added to some policies for an additional charge. Please contact Lockton at **1-866-836-3373**, BFL at **1-800-668-5901**, or your local agent/broker for additional information.

CLAIM / INCIDENT REPORTING

As soon as a potential loss is discovered, you should immediately contact **S. Terry Davidson, Travelers Bond & Financial Products**, at **1-573-334-6074**, by fax at **1-866-837-3271**, or by email at bfpclaims@travelers.com if you are located in the U.S. If you are located in **Canada**, your claims should be reported to **Lynn LeBlanc** at **BFL** at **1-416-849-3063**. Pursuant to Section 43.5 of The General Laws, the Board of Officers should also immediately convene the Auditing Committee to conduct a special audit of all Lodge books and records.

Naturally, if the coverage was secured through a local insurance agent, it is that agent who should be contacted if a claim occurs.

When you report the claim, please inform the adjuster that the Audit Committee's report will be forwarded along with all supporting documentation.

Examples of supporting documents include, but are not limited to:

1. Bank account statements and deposit slips
2. Cancelled checks (copies of front and back)
3. Receipt Ledger Books
4. Invoices and statements from vendors
5. Meeting minutes showing expenditure authorization (or prohibition)
6. Signed employee receipt statements (for keys and start-up cash)
7. Signed and witnessed confession statements
8. Sworn statements of witnesses

YOU MUST FILE YOUR CLAIM WITHIN THE POLICY REPORTING PERIOD.

The Travelers policy requires you to provide a sworn Proof of Loss form and all supporting documents within 180 days (six months) from the date of discovery. This allows them to pursue the responsible party for reimbursement within the time limit set by State/Provincial law.

Note: If coverage was secured locally, you should check your policy's claims-reporting provision or ask your independent agent what the terms and conditions are.

You should not discuss the matter outside of a closed board meeting and anyone with a conflict of interest should excuse themselves from that portion of the meeting. In addition, you should never accuse someone of theft without adequate proof. False accusations could result in a large defamation award against you and the Lodge.

Finally, you should not accept partial repayment from the responsible party since this will void the coverage.

PROPERTY / FIRE INSURANCE (BUILDING & CONTENTS)

(Obtained Locally or through Lockton Risk Services for U.S. Fraternal Units)

PROGRAM STRUCTURE

All Lodges are required to carry broad form Multi-Peril Replacement Cost coverage. Both the building (if owned, or if the Lodge is required to cover Building due to lease terms) and/or Lodge Business Personal Property shall be covered. Lockton Risk Services is the approved vendor for this program and they can be reached at **1-866-836-3373**. Coverage may also be secured through a local insurance agent. It is very important that the insurance you buy is underwritten by an "A" rated carrier with the financial ability to pay claims in the event of a widespread catastrophe.

PROGRAM COVERAGE

While coverage needs will likely vary from Lodge to Lodge, there are some key Endorsements that should be considered including:

- Business Interruption and Extra Expenses
- Comprehensive Boiler and Machinery
- Broad Form Money and Securities (both on and off premises)
- Ordinance and Code Change coverage
- Back Up of Sewers and Drains
- Increased Theft Limits for Computers
- Earthquake
- Flood
- Fire

PROGRAM PARTICIPATION AND COST

All Lodges that own a building must insure it on a replacement cost basis regardless of whether they have a mortgage or not. Failure to do so could result in personal liability to the officers in the event of a loss. The cost of this insurance will vary depending upon location, local fire protection, crime ratings, and deductible selected.

CLAIM / INCIDENT REPORTING

Just as you would with any other insurance, you should report any incidents or claims as soon as practicable to your agent or broker. The policy conditions also require that you take steps after a loss to protect covered property from further loss. There are board-up services and restoration companies that specialize in this work. If you have any questions or experience difficulties with a claim, please call the Risk Management Department at **1-800-544-4407**.

WORKERS' COMPENSATION

(Obtained through The Hartford Insurance via Aon Risk Services)

PROGRAM STRUCTURE

- Lodges with facilities in Canada will purchase Workers' Compensation Insurance from their Provincial Fund.
- Lodges with facilities in the States of North Dakota, Ohio, Washington (state), or Wyoming will purchase Workers' Compensation Insurance from their State fund.
- Lodges with facilities in Alaska will purchase Workers' Compensation Insurance from Liberty Mutual Northwest through Aon Risk Services **(1-800-966-2708)** or from Republic Indemnity through CHARR.
- All other U.S. Lodges with facilities will purchase Workers' Compensation Insurance from The Hartford, which will underwrite and service all Moose Lodges from its Select Customer Insurance Center in Charlotte, North Carolina. Aon Risk Services **(1-800-966-2708)** can assist you with obtaining this coverage.

PROGRAM COVERAGE

The Hartford policy will include two (2) coverages:

1. Statutory Workers' Compensation Insurance following your State's laws; and
2. Employers Liability Insurance covering certain employee injuries that are not subject to the State's Workers' Compensation Act.

PROGRAM PARTICIPATION AND COST

All Lodges with facilities, including those with zero payroll, are **required** to participate in this program. This is because statutory definitions of "employee" have become very broad and although you may not intend it, someone who performs services for your Lodge may be found to be your employee and be eligible for statutory benefits that fall outside the scope of your other insurance. Remember, anyone who receives **ANY** form of compensation (not necessarily pay) from you, could potentially be considered your "employee."

The Hartford will issue policies, collect premiums, process audit adjustments and answer any questions you may have. In order to issue your policy, The Hartford may utilize payroll information provided by Moose International or Aon Risk Services, or The Hartford may contact the Lodge directly. If you believe that a policy or other document you receive from The Hartford is incorrect, or if you have any questions relating to the policy or policy premium, you may telephone The Hartford at **1-888-253-4940**. Please have your policy number or account number available when you call in order to access your account information.

CLAIM / INCIDENT REPORTING – 1-800-327-3636

Every Workers' Compensation loss should be reported within 24 hours of its happening to The Hartford at the number listed above. The Hartford will take the claim information by telephone and generate the accident report required by your State.

LOSS CONTROL (Prevention and Reduction)

Each Lodge shall have a Loss Control Committee that performs periodic inspections of the Lodge home and grounds using the Lodge Safety Inspection Form. The Lodge Safety Inspection Form needs to be completed and submitted to the Moose International Loss Control Department twice a year, April 1st and October 1st. The Lodge Safety Inspection Form can be accessed online by following the links provided below:

Log On To:

- www.mooseintl.org
- **Go To:** Member Portal and enter I.D. and Password;
- **Go To:** Find It Here, A-Z Links;
- **Go To:** Risk Management;
- **Go To:** Lodge Safety Inspection Form
- **Go To:** Print

Once the Lodge Safety Inspection Form is complete, one copy should be kept in a binder along with written documentation of all repairs made and corrective actions taken, and one copy should be forwarded to the Loss Control Department at the address below:

**Loss Control Department
Moose International, Inc.
155 S. International Dr.
Mooseheart, IL 60539**

This provides us with a record that can be used to defend you in the event of a lawsuit. Similar records should be kept for snow removal, improvements to the building and grounds, rental of the Lodge hall, etc.

Also posted on the website above, is the C.A.P. (Continuous Accident Prevention) booklet. This booklet provides many examples of how to safeguard your Lodge facility. A copy of the C.A.P. booklet should be provided to the Safety Coordinator for reference.

FREQUENTLY ASKED QUESTIONS – ALL COVERAGES

- Should we report an incident/injury even if the injured person says they have insurance?
YES. (1) The Risk Pool insurance is primary over other insurance. Even if other insurance pays for medical bills related to the injury, they often contact Risk Management at a later time to recover their money; and **(2)** the extent of a person's injuries may not become apparent until a later time. Our Third Party Administrator (TPA) needs to investigate the incident when the facts are fresh. This provides Risk Management and our TPA the best opportunity to protect the Lodge's interests and keep Risk Pool costs down.
- Should we report an incident/injury if we feel the Lodge was **not** responsible?
YES. Regardless of fault, the incident should be reported. Again, timely reporting allows Risk Management and our TPA the best opportunity to protect the Lodge's interests and keep Risk Pool costs down.
- Is reporting incidents to our TPA optional? Can/should **we** pay the medical bills of a person injured on our property **instead of** reporting the injury to our TPA?
NO. Any incident involving any injury that does, or may involve medical expenses should be reported to our TPA, Gallagher-Bassett, as soon as possible.
- Are we required to carry our Employee Theft (formerly known as Fidelity Bond) coverage through Lockton Risk Services or BFL?
NO. But Fraternal Units are required to carry Employee Theft coverage. Lockton Risk Services (U.S.) and BFL (Canada) are approved vendors that provide coverage that most closely mirrors the former self-insured program administered by Moose International, including the extended reporting period of 180 days. In addition, the rate per thousand dollars of coverage is very reasonable because we are purchasing as a group and no unit is excluded because of prior claims. You also may obtain competitive quotes from your local insurance agent.
- Should we contact the police if we suspect an employee or officer has embezzled funds?
YES. You should contact local law enforcement authorities any time a suspected theft or crime occurs.
- Do we need Liquor Liability coverage if we only sell wine and beer?
YES. For the purposes of insurance, liquor is considered to be **any** beverage that contains **any** amount of alcohol.
- We paid our Risk Pool assessment in full in May, why are we receiving notifications or assessments in September and January?
The Finance Department applies all payments received to your open Accounts Receivable (A.R.). Please refer to your monthly Statement of Account for charges and credits and contact the Finance Department at **630-966-2202** with any questions regarding payments you have made.

HALL RENTAL COVERAGE

REQUIREMENTS WHEN RENTING YOUR HALL, FRATERNAL PROPERTY, OR FACILITIES

When renting your hall, fraternal property, or facilities, either for a fixed amount of money or gratis (no fee), you must make sure that the requirements listed below are followed **when alcohol is being sold, served, given away, or consumed during such rental.**

1. The Fraternal Unit must obtain Hall Rental Insurance with limits of at least \$500,000 for General Liability including \$500,000 for Liquor Liability. Your Lodge, the renter, and Moose International, Inc. must be named as Insureds under this coverage. You must be provided with proof of this coverage prior to the event.

FAILURE TO FOLLOW THESE REQUIREMENTS WILL RESULT IN THERE BEING NO INSURANCE COVERAGE FOR YOU FOR ANY CLAIMS ARISING OUT OF THE RENTAL.

These requirements apply regardless of whether or not you are renting to a Moose member. All other requirements, including requirements placed on rentals by the General Governor's office, remain in full effect.

The only approved Hall Rental Insurance is the Endurance Insurance Company policy purchased through Aon Risk Services. (Please see ***Hall Rental Insurance Availability*** on pages 17-18 for further information.)

FREQUENTLY ASKED QUESTIONS REGARDING THE REQUIREMENTS WHEN RENTING YOUR HALL, FRATERNAL PROPERTY, OR FACILITIES

- Do these requirements apply if there is no alcohol being served?
NO. These requirements only apply if alcohol is being served, sold, given away, or consumed at the event during the rental period.
- Our facilities are used by a Moose Legion, WOTM Chapter, or Moose Association at times. Do the requirements apply to these functions?
These requirements do not apply to fraternal units renting or utilizing your property if the property is being used for a strictly Moose function or Moose sponsored function.
- Where can we purchase Hall/Property Rental Insurance?
You may purchase this coverage through Aon Risk Services at www.aonline.aon.com. Please see the Risk Management portion of the Moose International website (www.mooseintl.org) for information on this coverage and how to access the application at the www.aonline.aon.com website.

- What are the required limits for the Hall/Property Rental Insurance?

The Hall Rental Insurance should carry limits of \$500,000 General Liability including coverage for Liquor Liability. This means that the \$500,000 General Liability coverage also covers Liquor Liability claims up to \$500,000. This amount is required to be available for each rental.

- Can we, the Lodge, obtain the needed insurance on behalf of the person or party to whom we are renting our property?

Yes, this is the preferred method of obtaining coverage. If you wish to place the insurance coverage on behalf of the person or party renting your hall or property and roll the cost of the insurance into your rental fee, you may do so. However, you need to make sure that your Lodge, Moose International, Inc., and the renter are named as Insureds on the policy.

- We sometimes rent our facilities to the Police Department or Fire Department for their activities. These departments have their own insurance. Does their insurance satisfy these requirements?

Such insurance is only acceptable if: 1.) it carries \$500,000 in coverage for Liquor Liability; 2.) the policy is a primary policy and does not contain a clause stating that if another policy is primary they will share the liability and expenses equally; and 3.) there is a rider to the policy naming your Lodge and Moose International, Inc. as Additional Insureds for the purposes of the event or activity.

If you have any doubt that the insurance meets the above criteria, please contact the Risk Management Department at 1-800-544-4407.

- Can a person's homeowner's insurance be used instead of purchasing Hall Rental Insurance?

NO. Homeowner's insurance does not contain Liquor Liability/Dram Shop Coverage and will not provide coverage for the Lodge or Moose International, Inc. Homeowner's insurance only covers Host Liquor Liability for alcohol served in one's home to one's guests.

- Can we rent our facilities to non-members?

NO. The General Laws prohibit renting to non-members without an approved dispensation from the General Governor.

- Who should we contact if we still have questions about these requirements?

Please contact the Risk Management Department at 1-800-544-4407.

LODGE HALL RENTAL INSURANCE AVAILABILITY

A dedicated website has been created for the Lodge Hall Rental Insurance required of Fraternal Units renting their premises to members, or third parties when dispensation has been obtained, where alcohol will be sold, served, given away or consumed.

The cost is a flat **\$150.00** (premium plus premium tax) per rental for rentals with up to 1,000 guests expected. The limits of liability are \$500,000 General Liability including Liquor Liability/Dram Shop.

The website consists of a single Instruction Page, plus a one-page "Application" that asks only eight (8) questions:

- 1) Name of Lodge, Chapter, Association or Legion;
- 2) Lodge or Unit Number;
- 3) Address;
- 4) Telephone Number;
- 5) Date and Time of Scheduled Event;
- 6) Brief Description of Event (i.e. anniversary, birthday or other party);
- 7) Estimated Number of Guests; and
- 8) Name(s) of Renters or Hosts.

Once the above information is input, you will merely click on the "Submit" button to get a confirmation that your request has been received. To assure that coverage is effected, you must mail your check for the **\$150.00** the same day as you complete and submit the application, or if the application is completed and submitted after business hours, the next business day. Instructions for the Payee and mailing of your check are found below. Make sure that you keep a printed copy of the application for your records.

When submitting your payment please make sure the following steps are followed:

1. The payment should be made by either Certified check or by Lodge check. **(NO PERSONAL CHECKS SHOULD BE SENT TO AON.)**
2. The Certified check or Lodge check should be **made payable to Swett & Crawford.**
3. The Certified check or Lodge check should include your Lodge number and the date of the rental.
4. The payment should be ***mailed to:***
Ruth Von Spreckelsen
Aon Risk Services
200 East Randolph St.
Chicago, IL 60601

5. The payment must be mailed within 24 hours of the application being made ***and*** prior to the date and time of the hall rental if the rental is scheduled to take place within the next 30 days. (In other words, if a hall rental is scheduled for Saturday at 6:00 p.m. and the application is made the day prior on Friday at 8:00 p.m., the payment must be mailed prior to Saturday at 6:00 p.m.) Checks for rentals taking place more than 30 days from the application date should be sent no more than 30 days in advance of the rental date.

To access the application, please do the following:

- a. Enter www.aonline.aon.com in your web browser;
- b. Enter your User ID, which is **FraternalOrder**;
- c. Enter your Password, which is **Mooseheart#1**.

If you run into difficulty with the above, please call **1-800-953-4576** to reach AonLine Client Services for assistance.

If you have questions about the insurance itself, please call **1-800-966-2708** to reach the Moose Lodge Service Desk at Aon in Chicago.

THIS COVERAGE IS ONLY AVAILABLE FOR FRATERNAL UNITS LOCATED IN THE UNITED STATES.

RISK POOL COVERAGES AT A GLANCE

1. **Limits of Liability**

- a. The limits of liability for Directors & Officers Coverage are \$1,000,000 per occurrence and \$3,000,000 annual aggregate (the most that will be paid in one policy year).
- b. The limits of liability for General Liability claims are \$1,500,000 per occurrence and \$13,500,000 aggregate. Claims in excess of these limits are covered by Umbrella/Excess liability insurance policies.
- c. Liquor Liability claims are limited to \$3,000,000 per occurrence.

2. **Deductible:**

- a. Coverage provided by the Risk Pool is not subject to a deductible payable by the Fraternal Unit. (Except for claims arising out of a Hall Rental. In such cases, the Lodge is responsible for the first \$500,000. This \$500,000 may be offset by purchasing the Hall Rental Insurance.)

3. **Assessments:**

- a. Assessments for Lodges with a building and Chapters currently are based on membership.
- b. Assessments for Lodges without a building and Service Centers are based upon membership for Directors & Officers coverage, and are a flat minimum for the General Liability coverage.
- c. Assessments for all other Fraternal Units are assessed a flat minimum.
- d. Assessments are billed three times a year with one-third due in May, one-third in September, and one-third due in January.

4. **Reporting Claims and Incidents:**

- a. General Liability claims and incidents should be reported to our TPA, Gallagher-Bassett, at **1-877-5MOOSE5 (1-877-566-6735)** as soon as possible. This telephone number is staffed 24 hours a day, 7 days a week.
- b. Directors & Officers claims and incidents should be reported to the Risk Management Department at **1-800-544-4407** as soon as possible.

CONTACT INFORMATION

Topic	Provider	Number
To report Injuries or Property Damage sustained on Lodge property or because of Lodge operations	Gallagher-Bassett	877-5MOOSE5 (877-566-6735)
To report Directors & Officers Claims	Risk Management	800-544-4407
To report Employee Injuries (Excluding AK, ND, OH, WA, WY & Canada)	The Hartford	800-327-3636
To report an Employee Theft Claim	Travelers (U.S. Lodges) BFL (Canadian Lodges) (or local agent or insurer)	573-334-6074 416-849-3603
To report Property Damage due to fire, lightening, windstorm, etc.	Lockton Risk Services (or local agent or insurer)	866-836-3373
To request Certificates of Insurance	Risk Management	800-544-4407
To verify Risk Pool payment	Finance Department	630-966-2203 630-966-2202
To inquire about Workers' Compensation premium (Excluding AK, ND, OH, WA, WY & Canada)	Aon Risk Services	800-966-2708

YOUR RISK MANAGEMENT TEAM

1-800-544-4407

Cynthia Traynor	Insurance and Coverages Issues	630-859-6619
Ann Price	Claims and Certificates of Insurance	630-859-6615
Rick McKiness	Loss Control	630-966-2253

FAX NUMBERS

Risk Management	630-859-6624
Loss Control	630-966-2217