

# INSURANCE REFERENCE MANUAL



## **FOR LODGES, CHAPTERS, LEGIONS, SERVICE CENTERS & ASSOCIATIONS**

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155 S. International Drive  
Mooseheart, IL 60539-1119**

**630-859-2000 x 6615**

**Toll Free: 1-877-566-6735 (Claims)**

**Fax: 630-859-6624**

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*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 Affinity at **1-866-836-3373**
  - **in Canada** obtained locally
4. **Property/Fire Insurance** (Building and Contents)
  - obtained locally or through Lockton Affinity at **1-866-836-3373**
5. **Worker’s Compensation**
  - Obtained locally or through Nova Casualty via Lockton Affinity at **1-866-836-3373**;
  - Lodges in Alaska – obtained locally or from Nova Casualty through Lockton Affinity at **1-866-836-3373** 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 Lockton Affinity, see pages 18-20.

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 **1-630-859-2000 x 6615** 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) WHICH 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 \$1,000,000 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**”.

Although the Risk Pool is a risk-retention program, Fraternal Insurance Company, Inc. (F.I.C.), 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, other units of the Order and Club Members (but only with respect to their liability for activities they perform on your behalf and at your request.)
- It enables us to obtain excess insurance from outside insurers.

The master policy issued by FIC is maintained by the Risk Management Department and includes all Fraternal units as Insureds.

### 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:** 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 pages 18&19).

- **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 \$1,000,000 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, Volunteers and Club Members 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 on page 7);**
- **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, Chapters, Service Centers, 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.

Lodge assessments are based on the membership total, Loss History of each Lodge and venue. 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 – 1-877-566-6735**

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;
- Name(s) and telephone number(s) of any witness(es);
- 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.

## **CERTIFICATES OF INSURANCE**

**(Issued by Lockton Affinity)**

**EFFECTIVE MAY 1, 2017** - General and Liquor Liability Certificates of Insurance for landlords, municipalities, licensing bodies, and/or other vendors may be requested by calling **Lockton Affinity** at **1-866-836-3373**. Please give Lockton at least **ten days advance notice** for certificate issuance.

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.

**For any questions regarding General and Liquor Liability coverage or Risk Pool Assessments, please contact the Risk Management Department at 1-630-859-2000 x 6615.**

**Fax Documents to 630-859-6624.**

### **Correspondence can be directed to:**

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

Email to [aprice@mooseintl.org](mailto:aprice@mooseintl.org)



## **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 – 630-859-2000 x 6615**

If you receive any **written notice** of a claim, you should **immediately** call the Risk Management Department. 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. You will then be instructed to immediately send us all documents in your possession that relate to the claim by faxing them to **630-859-6624**. Please note that the documents are very important because coverage under this policy is triggered on the date 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 Affinity for U.S. Fraternal Units)**

## **PROGRAM STRUCTURE**

A master program is administered by Lockton Affinity in the U.S. Each U.S. 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.

**All Canadian Lodges and Chapters can purchase this coverage through a local insurance provider or it can be added to your current Property Insurance coverage.**

## **PROGRAM COVERAGE**

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.

**NOTE:** 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.

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**, or your local agent/broker for additional information.

## **CLAIM / INCIDENT REPORTING**

As soon as a potential loss is discovered, you should immediately contact **York Risk Services Group at 1-866-418-9675** or by **fax at 1-877-460-9675** if you are located in the U.S. Pursuant to Section 43.5 of The General Laws, the Board of Officers should also immediately convene the Audit 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 AIX Specialty Insurance Company 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 Affinity 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 Affinity 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.

# WORKERS' COMPENSATION

(Obtained Locally or through Nova Casualty via Lockton Affinity)

## PROGRAM STRUCTURE

- All Lodges with facilities are required to follow their State or Provincial laws regarding the purchasing and maintaining of Workers' Compensation Insurance.
- Lodges with facilities in Canada will purchase Workers' Compensation Insurance from their Provincial Fund as required by their Province.
- Lodges with facilities in the States of North Dakota, Ohio, Washington (state), or Wyoming will purchase Workers' Compensation Insurance from their State fund as required by their State.
- Lodges with facilities in Alaska will purchase Workers' Compensation Insurance locally, from Nova Casualty through Lockton Affinity **(1-866-836-3373)** or from Republic Indemnity through CHARR as required by State of Alaska.
- All other U.S. Lodges with facilities required to purchase Workers' Compensation Insurance by their states will purchase Workers' Compensation Insurance locally or from Nova Casualty through Lockton Affinity **(1-866-836-3373)**.

## PROGRAM COVERAGE

The Nova Casualty policy provides coverage for Statutory Workers' Compensation Insurance following your State's laws.

## PROGRAM PARTICIPATION AND COST

All Lodges with facilities are **required** to purchase Workers' Compensation Insurance **if their state requires the Lodge to purchase Workers' Compensation**. Many states have set minimum number of employees an employer must have before Workers' Compensation becomes mandatory. An employer with less than this minimum is not required to purchase Workers' Compensation but may voluntarily opt to do so. **The coverage that you purchase through Lockton Affinity does not automatically extend to volunteers. Coverage for volunteers can be purchased. Contact Lockton Affinity at 1-866-836-3373 for details.**

Lockton Affinity will issue policies, collect premiums, process audit adjustments and answer any questions you may have. In order to issue your policy, Lockton Affinity may utilize payroll information provided by Moose International or Lockton Affinity may contact the Lodge directly. If you believe that a policy or other document you receive from Lockton Affinity is incorrect, or if you have any questions relating to the policy or policy premium, you may telephone Lockton Affinity at **1-866-836-3373**. Please have your policy number or account number available when you call in order to access your account information.

### **CLAIM / INCIDENT REPORTING 1-866-836-3373**

Every Workers' Compensation loss should be reported within 24 hours to York Risk Services at the number listed above. York Risk Services will take the claim information by telephone and generate the accident report required by your State.

**First, foremost, and always, you must comply with your State or Provincial laws regarding Workers' Compensation. It is your responsibility to know what your State or Province requires and to comply with those requirements. The failure to comply with your State's or Province's laws can result in substantial fines against your Lodge.**

**LOSS CONTROL**  
**(Prevention and Reduction)**

Each Lodge shall have a Loss Control Committee (Lodge Trustees) that perform inspections of the Lodge home and grounds using the Lodge Safety Inspection Form. ***Recommend monthly and no longer than a quarterly basis.***

**LODGE SAFETY INSPECTION FORM**

**Due MAY 15 - ANNUALLY**

**ELECTRONIC FORM LOCATED ON MOOSE ADMIN. MENU**

The Lodge Safety Inspection Form is due May 15<sup>th</sup> each year beginning in 2018. The form is an electronic form and is the only form being accepted. It can be located on the Mooseintl.org website-Moose Admin.-Forms-Lodge Safety Inspection Form-2018. Once the form has been completed and submitted, a message will display confirming the information has been submitted to Moose International. A confirmation email will be sent to the Lodge's smart mail account ending in "mooseunits.org" within ten (10) business days of receiving the form.

Lodges that fail to submit the completed form by the May 15<sup>th</sup> deadline will have a Compliance Modifier added to their next fiscal year Risk Pool Assessment, which will increase the amount the Lodge pays for the Risk Pool Coverages.

**PLEASE NOTE: REGIONAL and TERRITORY MANAGERS HAVE ACCESS TO SEE IF THE FORM HAS BEEN SUBMITTED, just as they do for the Heart of the Community Report.**

If you have any questions regarding the MAY 15<sup>TH</sup> Electronic Lodge Safety Inspection Form, please contact Ann Price at 630-859-6615 ([aprice@mooseintl.org](mailto:aprice@mooseintl.org)).

Be sure to make a copy of the form for your records and place it in a binder along with written documentation of all repairs made and corrective actions taken.

If you need assistance accessing the electronic form or need to reset your password, please contact the Member Services Department at **1-630-966-3658**.

**SEE SAMPLE LODGE SAFETY INSPECTION FORM PAGES 14-16**

**SAMPLE – NOT ACTUAL FORM**

Lodge Safety Inspection Form

2655 – Mooseheart, IL

MAY 15, 2018

**Contact**

Name: John Doe

Title: Administrator/Loss Prevention Chairman

Inspection Date: 05/01/2018

**Property Insurance**

Name:

Policy:

Effective: -

**Employee Theft Insurance**

Name:

Policy:

Effective: -

**Workers' Compensation Insurance**

Name:

Policy:

Effective: -

Power Point Viewed on: \_\_\_\_\_

Insurance Reference Manual Viewed on: \_\_\_\_\_

Square Footage of Lodge: \_\_\_\_\_

Average Monthly Alcohol Sales: \_\_\_\_\_

**General/Fire**

- \_\_\_\_ First Aid kit is available for use in kitchen and has appropriate supplies.
- \_\_\_\_ Emergency numbers (Police/Fire/Medical) are posted near the telephone.
- \_\_\_\_ The local Fire Department is familiar with the Lodge and its operations.
- \_\_\_\_ An emergency evacuation (site) map is posted in the Social Quarters.
- \_\_\_\_ The room maximum capacity sign is posted in the Social Quarters.
- \_\_\_\_ The proper type(s) of fire extinguishers, adequate in number and size, as per local code, are properly wall mounted, located appropriately for hazard involved, identified and accessible.
- \_\_\_\_ Fire extinguishers are "charged" and visually inspected at least monthly, inspections are noted on the inspection tag (annual inspections are completed by a professional service representative and records retained at the Lodge).
- \_\_\_\_ The kitchen range fire extinguisher system works and is included in the Lodge extinguisher inspections.
- \_\_\_\_ Ceiling sprinkler heads (when installed) have a minimum 18" operating clearance from all materials.

**Exits/Stairways**

- \_\_\_\_ Exits are identified with an "EXIT" sign, and not blocked or hidden from view.
- \_\_\_\_ Doors are kept unlocked during hours of operations or equipped with panic bars.
- \_\_\_\_ Doorways that could be confused as an exit are marked as " NOT AN EXIT" and a sign stating where it leads to, i.e. "Storeroom".
- \_\_\_\_ The direction of travel in all hallways/ passageways to the nearest EXIT is marked with a sign and arrow showing the way to the outside EXIT doors.
- \_\_\_\_ The "emergency" lighting system works (has no manual by-pass switch) and will automatically activate in the event of power failure.
- \_\_\_\_ Every stairway is well lit and in good repair. Those having four or more steps have a hand rail. Those 88 inches or more in width have an intermediate midway stair railing.



\_\_\_\_\_ All open-sided floor or platform areas such as a "stage" that are 4 feet or more from the adjacent floor, have railings

On all sides.

\_\_\_\_\_ Elevator(s) are maintained and inspected according to state and local codes.

### **Floor and Walking Surfaces**

\_\_\_\_\_ Floor coverings such as tile and carpet are in good repair and have no holes.

\_\_\_\_\_ Carpeting is in good shape with no torn or loose threads that could cause someone to trip and fall. The carpet on stairways is tight with no loose ends.

\_\_\_\_\_ Tile areas, i.e. kitchen floor, are kept clean and in good repair; broken, chipped, or missing tile has been replaced or the area leveled to prevent trips/falls.

\_\_\_\_\_ Rugs and mats, i.e. doorway and kitchen, are clean and secured from movement, with no turned-up edge(s), so that no one will trip over them.

\_\_\_\_\_ The dance floor has a "non-slip" treatment or other material to prevent slipping.

\_\_\_\_\_ Portable signs indicate wet-mopped floors or temporary hazards.

### **Kitchen/Bar Areas**

\_\_\_\_\_ Compressed gas cylinders are secured to prevent them from falling over or from having the control valve damaged.

\_\_\_\_\_ The meat slicer blade is set at zero when not in use.

\_\_\_\_\_ All "cutting" knife blades are protected to prevent accidental cuts.

### **Electrical**

\_\_\_\_\_ All electrical wall outlets have appropriate covers and have not been modified to feed more lines than originally designed, i.e. two plug-ins equal two plugs.

\_\_\_\_\_ Only UL listed "surge protected" electrical extension cords are in use.

\_\_\_\_\_ All electrical equipment is properly grounded.

\_\_\_\_\_ All electrical wall panel boxes have at least a 30 inch clearance in front of their door. Each circuit breaker or fuse port is marked as to list its controls and every wire leading into, or out of, the panel box has protection against contacting the metal frame of the panel box.

### **Hazardous Chemicals**

\_\_\_\_\_ A written inventory of all hazardous chemical substances, i.e. ammonia, bleach, metal cleaners, etc., is kept on hand in the Administrator's office.

\_\_\_\_\_ All employees are aware of the hazards related to the chemicals used in the Lodge and how to protect themselves from chemical harm.

\_\_\_\_\_ Flammable and combustible liquids (paints, solvents, etc.) are stored in metal safety cabinets or off premises.

### **Rest Rooms**

\_\_\_\_\_ Customer and employee facilities have clean sinks, mirrors and commodes.

\_\_\_\_\_ Floors are dry and clean.

\_\_\_\_\_ Soap and towels or air dryer are provided.

\_\_\_\_\_ Employees are required to wash hands thoroughly before leaving the rest rooms.

\_\_\_\_\_ Lights operate satisfactorily

### **Parking Lot /Sidewalk Areas**

\_\_\_\_\_ Parking areas have adequate lighting; curbs and parking spaces are identified (marked), handicap parking and access is appropriate (signs, ramps, restricted).

\_\_\_\_\_ The sidewalk and paved parking area is in good repair (no pot-holes, or broken/raised cement). Curbs and parking stops/blocks are clearly marked (painted).

\_\_\_\_ Steps and ramps are well maintained, identified/marked and have adequate lighting and rails. Step-ups and/or step downs are clearly identified.

\_\_\_\_ Non-slip material such as salt or sand is provided for stairs, ramps, outside doorways and parking areas as appropriate, i.e. during periods of bad weather.

SAMPLE

## 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 Affinity?  
**NO.** But Fraternal Units are required to carry Employee Theft coverage. Lockton Affinity is the approved vendor for all U.S. Fraternal Units. 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.  
**Effective May 1, 2017, BFL Canada will no longer provide Fidelity Bond Insurance coverage for all Canadian Lodges and Chapters.** This coverage may be purchased through a local insurance provider or it can be added to your current Property Insurance coverage.
- 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 **630-859-2000 Ext. 6226** 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. **The only approved Hall Rental Insurance is the Nationwide Mutual Insurance Company policy purchased through K&K Insurance Group, Inc.** (Please see *Hall Rental Insurance Availability* on page 20 for further information.)

***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.**

### **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 K&K Insurance Group, Inc. by going to the Member Area section of the Moose International website [www.mooseintl.org](http://www.mooseintl.org). Then open the Lodge Operations page and scroll down to the Hall Rental section and open that section. There you will find a link to the on-line application.**

- 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. The only approved Hall Rental Insurance is the Nationwide Mutual Insurance Company policy purchased through K&K Insurance Group, Inc.**

- 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 1-630-859-2000 x 6615.**

- 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 1-630-859-2000 x 6615.**

## 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 **\$155.00** (premium plus fees) 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 will walk you through a simple application that will ask several questions including:

- Name of Lodge and Unit Number;
- State in which the Fraternal Unit is located;
- Address;
- Telephone Number;
- Date and Time of Scheduled Event;
- Brief Description of Event (i.e. anniversary, birthday or other party);
- Estimated Number of Guests; and
- Name(s) of Renter(s) or Host(s).

Once the on-line application is completed, you will be able to view the Application Summary to confirm that all of the information is correct. If all of the information is correct, you will then proceed to the payment page.

You have several options as to how to submit your payment. These options are:

1. Debit or Credit Card;
2. PayPal; or
3. Electronic Funds transfer from a Lodge Checking Account.

**To access the application, please do the following:**

- a. Enter [www.mooseintl.org](http://www.mooseintl.org) in your browser;
- b. Go to the Member Area (bottom of Home Page-blue area);
- c. Forms & Documents;
- d. Go to the Lodge Operations Section;
- e. Go to Legal/Risk Management;
- f. Go to Hall Rental Insurance Section;
- g. Click on the link listed.

If you run into difficulty with the above, or if you have questions about the insurance itself, please call **1-866-836-3373** to reach the **Moose Lodge Service Desk at Lockton Affinity**.

**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 \$1,000,000 per occurrence and \$10,000,000 aggregate. Claims in excess of these limits are covered by Umbrella/Excess liability insurance policies.
- c. Liquor Liability claims are limited to \$1,500,000 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 are based on membership; loss history and venue. Assessments for Chapters are based on membership.
- b. Assessments for Lodges without a building and Service Centers are based upon membership. Assessments for Directors & Officers are based on membership. Assessments for Lodges without a building and Service Centers are charged a flat rate minimum.
- 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 **1-877-566-6735** 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 **1-630-859-2000 x 6615** as soon as possible.

# CONTACT INFORMATION

<b>Topic</b>	<b>Provider</b>	<b>Number</b>
To report Injuries or Property Damage sustained on Lodge property or because of Lodge operations	Gallagher-Bassett	877-566-6735
To report Directors & Officers Claims	Risk Management	630-859-2000 X 6615
To report Employee Injuries (Excluding AK, ND, OH, WA, WY & Canada)	York Risk Services	888-467-9675
To report an Employee Theft Claim	York Risk Services for AIX Specialty Insurance (U.S. Lodges)	866-418-9675
To report Property Damage due to fire, lightening, windstorm, etc.	Lockton Affinity (or local agent or insurer)	866-836-3373
To request Certificates of Insurance	Lockton Affinity	866-836-3373
To verify Risk Pool payment	Finance Department	630-859-2000 EXT. 6226
To inquire about Workers' Compensation premium (Excluding ND, OH, WA, WY & Canada)	Lockton Affinity	866-836-3373
To inquire about Hall Rental Insurance	Lockton Affinity	866-836-3373



## **Moose International Risk Management Contact**

**Ann Price**

Insurance Questions  
Coverage Issues  
Claims Inquiries  
Lodge Safety Inspection Forms

**630-859-6615**

### **FAX NUMBER**

630-859-6624

### **MAILING ADDRESS**

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