



“Protect the Lodge, Protect the Mission”

## **Hall Rental Insurance Requirements**

Please review Event Planning Guide when renting the hall, fraternal property or facilities. **Pay particular attention to when an Event Hosting Agreement, Lease Agreement and Hall Rental Insurance is required.**

When Fraternal Units rent their premises to members, or third parties and **ALCOHOL** is being sold, served, given away, or consumed during such rental, **Hall Rental Insurance “MUST” be purchased.** Failure by the Fraternal Unit to purchase Hall Rental Insurance will result in Fraternal Unit being without coverage for the defense and indemnification against any claims arising out of the hall rental.

When renting the premises for either a fixed amount of money or gratis (no fee), especially if alcohol is being sold, served, given away, or consumed during such rental, the Fraternal Unit must:

- Obtain Dispensation for the event from Moose International’s Compliance Department
- **Execute the Event Hosting Agreement** with the renter.
- **Purchase Hall Rental Insurance** with limits of \$500,000 for General Liability including \$500,000 for Liquor Liability.
- The Renter, The Fraternal Unit and Moose International, Inc. are Named Insureds under the Hall Rental Policy of Insurance. Confirm coverage is in affect prior to the event.
- The only approved provider of Hall Rental Insurance is the Nationwide Mutual Insurance Company policy which is purchased through K&K Insurance Group, Inc (see below link).
- These requirements apply regardless of whether or not you are renting to a Moose member.
- Failure to follow these requirements will result in being without insurance coverage for any claims arising out of the rental.

A dedicated website has been created to purchase Hall Rental Coverage. To access click on the following link:

**<https://insure.kandkinsurance.com/sites/mooselodge/pages/mleligibility.aspx>**

The Event Hosting Agreement can be found in our **[Forms/Documents](#)** section of the MI website. If you have additional questions regarding this coverage, call the Moose Lodge Service Desk at Lockton at (866) 836-3373 or contact Moose International’s Risk Management Department at 630-859-6615