

## Risky Business



For those of you who were unable to attend the Moose Intl. Convention held in Reno this past June, I would like to share some highlights from the Loss Prevention and Compliance Department workshops entitled Risky Business.

By: Karen Bowman

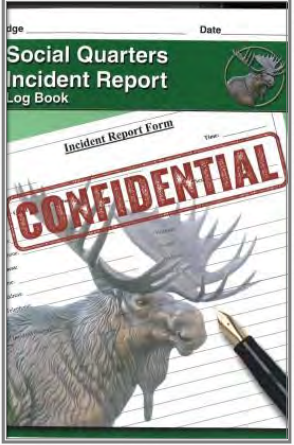
L P Committee member

1. One of the most important books that every lodge should have is the Social Quarters Incident Report Log. This book when properly used can significantly help in the defense of claims and

# Incident Book

**An "incident" includes, but is not limited to:**

- Injury to a guest or member
- Injury to an employee or volunteer
- Property damage
- A physical altercation
- Theft from/by a guest or member
- Theft from/by an employee or volunteer
- A slip, trip or fall
- Inappropriate conduct, speech or actions that could give rise to a claim of harassment
- The denial of service to a person or persons

The image shows the cover of the 'Social Quarters Incident Report Log Book'. It features a green header with the title 'Social Quarters Incident Report Log Book' and a small moose head logo. Below the title is a white 'Incident Report Form' with a large red 'CONFIDENTIAL' stamp. The cover also shows a photograph of a moose head and a pen resting on the form.

possible lawsuits. Please remember that this log contains confidential information and is not to be shared with the members. The incident log book is maintained and secured by the bartenders at all times. If an incident is recorded, the important documents that need to be included would be a written witness statement which should be attached to the report. You should also take photos of the accident location and preserve video immediately leading up to, during and immediately after a serious injury or allegations like sexual harassment. The person filling out the report must sign it. Moose International needs to be notified immediately of any serious injuries or allegations like sexual harassment. If you need a Social Quarters Incident Report Log you should contact Risk Manager Kevin Duck via email [kduck@mooseintl.org](mailto:kduck@mooseintl.org)

2. Insurance coverage that is provided for Moose International and Moose Lodges are issued by “The Fraternal Insurance Company provides Liability Coverages for Moose International and Moose Lodges (see below visual). All other insurance needs are the responsibility of the individual lodges. Those would include Insurance for Property (Building, contents), Crime, Workers Compensation and Volunteer Accident. This insurance may be purchased through Lockton Affinity or your local insurance agent.

**Insurance Coverages & Billing  
HANDOUT**

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**What MI Provides**

**GENERAL LIABILITY (Occurrence/Aggregate)**

Coverage A: Bodily Injury & Property Damage	\$1,000,000
Coverage B: Personal & Advertising Injury	\$1,000,000
Coverage C: Medical Payments	\$2500
Products & Completed Operations Aggregate	\$1,000,000/3,000,000
Damage to Premises Rented to You	\$1,000,000
Employee Benefits Liability Endorsement	\$1,000,000
General Aggregate	\$10,000,000

**LIQUOR LIABILITY (Occurrence/Aggregate)**

Liquor Liability (per occurrence)	\$1,000,000/\$3,000,000
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**DIRECTORS & OFFICERS (Occurrence/Aggregate)**

Directors & Officers	\$1,000,000/\$3,000,000
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**Lodge Extra Purchase**

**PROPERTY**

- Owned Building: Broad Form MultiPeril or Open Peril Coverage with Replacement cost
- Contents/Business Property: Broad Form MultiPeril or Open Peril Coverage w/Replacement Cost
- Business Interruption: replaces loss of business income due to a Covered Loss
- Money & Securities: Loss of money or securities due to burglary or robbery
- Ordinance & Code Change: After a Covered Loss, the cost to bring the property up to code
- Backup of Sewers & Drains: Covers damage as a result of a backup of a sewer or drain

**CRIME**

- Covers criminal offenses such as securities theft, embezzlement, forgery, other similar crimes

**WORKERS COMPENSATION:**

- Covers Lodge employees for on-the-job injuries regardless of fault

**VOLUNTEER ACCIDENT**

- Covers Lodge from Medical Costs associated with volunteer injuries.

**Moose Insurance program.com | (866) 83673 | moosepropertyins@locktonaffinity.com**

3. There are a lot of uncertainties when planning a Lodge event. Some of the uncertainties are knowing when a dispensation is required, is an officer or employee needed for required decorum, when is hall rental insurance required, would Social Quarters be open for members and qualified quest, is an event hosting agreement necessary. Moose International has issued a Lodge Event Planning Guide which went into effect on August 1, 2023. Please refer to this guide if you have any questions. If the event you are planning isn't listed or you are uncertain how to characterize the event you are planning, contact your Territory Manager or the Compliance Office.

## Event Planning: Event Guide

Dispensations

Agreements

Hall Rental Insurance

-Consequences of failure  
to purchase



Note: There is an Excel spreadsheet titled Event Planning Guide Effective 8.1.23 available that will help you know what is required as far as Dispensations, Agreements, and Hall Rental Insurance. This will be available on the Moose International website under Forms and Documents.



### FROM THE CHAIRMAN

On behalf of The Moose Intl. Loss Prevention Committee, I want to send a HUGE THANK YOU to TOM POLZIN for his GREAT Contributions to the Committee during the 4 Years that he has served. His insight as an Administrator added tremendously to our efforts.

Tom had always thought he was 25% English and 75% Germanic, but he recently found out that he was actually 25% Scottish. This could explain why he enjoyed a “wee dram” of Single Malt with me at every convention (several “wee drams” in fact).

Until New Orleans my Friend and Moose Brother, All the Best.

What a fantastic turnout at the joint Compliance / Risk Management Workshops in Reno. We had over 400 members attend the workshops each day and there were lots of questions answered for those who participated in the Q&A sessions at the end of each day. Special Thanks to Rick King and Bethany Bowser from Compliance for their expertise in addressing our General Laws. Thanks to Kevin Duck, Risk Manager and the entire LP Committee for their efforts as well. I also want to Welcome Larry Konieczny as the newest member of the committee. Finally, Thank You to all the Lodges that filed the Lodge Safety Report ON TIME, only 9 Lodges failed to file.