

## Loss Prevention: 11/2023 Newsletter

Loss Prevention is more than just theft, over pouring, trips and falls, or sexual harassment. It is utilizing the many tools provided by Moose International for the financial and well-being of our lodges. Using the tools available will keep you lodge and members safe.

Following are some of the tools that are located on the Moose International website all lodges should be using:

### Event Hosting Agreement

Should be implemented:

- For one-time events listed in the Event Planning Guide.

[Microsoft Word - Event Hosting Agreement 9.5.23 \(mooseintl.org\)](#)

### General Lease Agreement

Should be implemented:

- When a lodge allows groups to use the facility on a consistent basis, i.e. once a week, every other week, once a month, once a quarter.
- The amount a lodge charges is up to each individual lodge, but should not be less than \$1.00 per month.

[Microsoft Word - General Lease Agreement 2023 Edition \(mooseintl.org\)](#)

### Parking Lot Use Agreement

This document determines the parameter of the agreement. This agreement should include, but not limited to the following terms and conditions:

- Sets limitations for the renter, fees, compliance of renter with federal, state and local laws, sets maintenance/repair standards and insurance requirements.

<https://www.mooseintl.org/wp-content/uploads/2020/10/Parking-Lot-Agreement.pdf>

### Property insurance safeguards your Lodge

Your lodge is your greatest asset and could be your greatest loss. Property insurance administered by Lockton Affinity ensures you are protected from welcome mat to exit sign.

- This policy includes coverage for buildings, contents, business personal property, business interruption, extra expense, money and securities, forgery and alteration, fraternal regalia, fraternal paraphernalia, building glass, outdoor signs, fine arts, valuable papers and much more.

[Insurance-Reference-Manual-2022.pdf \(mooseintl.org\)](#)

### Protection for you volunteers

If you have Workers' Compensation insurance, your Lodge employees are protected, but your volunteers are not.

- With Volunteer Accident Insurance from Lockton Affinity, your volunteer workforce is also protected.

- This policy provides coverage for medical bills associated with an accidental injury a volunteer can incur while working on behalf of your Lodge.

<https://www.mooseintl.org/wp-content/uploads/2020/10/Volunteer-Agreement-Waiver.pdf>

## Hall Rental Coverage

When renting your hall, fraternal property, or facilities and any type of alcohol is being sold, served, given away, or consumed during such rental, you are **REQUIRED** to purchase Hall Rental Coverage. Failure to follow these requirements will result in no insurance coverage for you and any claims arising out of the hall rental.

- 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.
  - 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.
  - 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.
  - The Fraternal Unit **must** execute the Event Hosting Agreement.
  - All other requirements, including requirements placed on rentals by the General Governor's office, remain in full effect.

To apply, click on the following link:

<http://www.kandkinsurance.com/sites/MooseLodge/Pages/MLEligibility.aspx?New=true>

If you have additional questions regarding this coverage, call the Moose Lodge Services Desk at Lockton at (866) 836-3373 or speak with Kevin Duck from Moose International's Risk Management at 630-859-6615.

Additional Legal forms or information can be found in our [Forms/Documents](#) section of the MI website.

## Use it or Lose it!

### Claims/Lawsuits

For those who chose not to use the tools available there are consequences costing the lodge monetarily and worse, it could result in the lodge closing!

Every year we continue to have **avoidable** claims or lawsuits. Claims and settlements that were settled in the 5/1/22 – 4/30/23 policy period, in excess of \$10,000 and are evaluated as **avoidable** are charged a **Loss Severity Modifier**. The amount of the Loss Severity Modifier ranges from 3% - 30% and depends on failure of the lodge in preventing the loss and the settlement amount.

#### 30% Modifier Applied

Overserved Intoxicated DUI = FATALITY	Total Incurred:	\$281,882
Overserved/Intoxicated DUI – Catastrophic Injury	Total Incurred:	\$435,438
Overserved/Intoxicated = FATALITY	Total Incurred:	\$1,502,300
1. Overserved Intoxicated DUI = Fatality	Total Incurred:	\$613,606
2. Overserved Intoxicated DUI = Fatality	Total Incurred:	\$414,741
NO: Dispensation/Contract or Hall Rental = Hip Replacement	Total Incurred:	\$513,790
Sexual Harassment by Officer, Retaliation by Administrator	Total Incurred:	\$73,215

#### 15% Modifier Applied

Overserved = Assault	Total Incurred:	\$50,196
Trip and fall in poorly maintained parking lot	Total Incurred:	\$79,215

#### 10% Modifier Applied

Slip and fall due continuous accumulation of ice	Total Incurred:	\$56,580
Inappropriate touching by an officer against volunteer	Total Incurred:	\$30,500
Struck by kitchen door in hallway, no window/warning signs	Total Incurred:	\$62,500
Trip and fall on worn out matt	Total Incurred:	\$34,015

#### 3-5% Modifier Applied

Trip and fall on broken sidewalk	Total Incurred:	\$16,384
Trip and fall on differing elevations of floor transitions	Total Incurred:	\$38,674

## Frequently Asked Questions

### **Do we need Liquor Liability coverage if we only sell, give away, or consume beer and/or wine?**

- YES. For the purpose of insurance, liquor is considered to be ANY beverage that contains any amount of alcohol.

### **Our facilities are used by the Moose Legion, WOTM Chapter, or Moose Association at times. Do the requirements apply to these functions?**

- NO. 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 Event.

### **Can a person's homeowner's insurance policy 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.

### **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.

### **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.

### **Should we report an incident/injury even if the insured person says they have insurance?**

- YES. Even if the other insurance pays for the medical bills related to the injury, they may contact us at a later time to recover their money. The extent of a person's injuries may not become apparent until a later time. We need to investigate the incident when the facts are fresh. This provides the best opportunity to protect the Lodge's interest.

### **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 us the best opportunity to protect the Lodge's interests.

### **Is reporting incidents optional? Can/should we pay the medical bills of a person injured on our property instead of reporting the injury?**

- NO. Any incident involving any injury that does or may involve medical expenses, should be reported as soon as possible.

### **Who should we contact if we still have questions about these requirements/procedures?**

- Please contact the Risk Management Department at 1-630-859-6615.