



“Protect the Lodge, Protect the Mission”
MOOSE INSURANCE PROGRAM 5.1.24-4.30.25

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
Fire Legal Liability	\$1,000,000
Hired, Non-Owned Auto	\$300,000

LIQUOR LIABILITY (Occurrence)

Liquor Liability	\$1,000,000
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DIRECTORS & OFFICERS (Occurrence/Aggregate)

Directors & Officers	\$1,000,000/\$3,000,000
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FOR ALL OTHER INSURANCE NEEDS

CONTACT LOCKTON AFFINITY OR LOCAL INSURANCE AGENT

PROPERTY

- Owned Building: Broad Form Multi-Peril or Open Peril Coverage with Replacement cost
- Contents/Business Property: Broad Form Multi-Peril 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

HALL RENTAL (Purchased through Moose @: [MLEligibility - Moose Lodge \(kandkinsurance.com\)](http://MLEligibility-MooseLodge.kandkinsurance.com))

- Provides General Liability and Liquor Liability coverage to the member, organization renting the hall.

WORKERS COMPENSATION:

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

VOLUNTEER ACCIDENT

- Covers Lodge from Medical Costs associated with volunteer injuries.

MooseInsuranceprogram.com | (866) 836-3373 | moosepropertyins@locktonaffinity.com