

INSURANCE REFERENCE MANUAL

(For Lodges, Chapters, Legions, Service Centers & Associations)

Updated May 2017

LOCATED UNDER LODGE OPERATIONS – FORMS & DOCUMENTS

The Insurance Reference Manual has been updated and is available for your review. The manual can be located by going to the Moose International website; www.mooseintl.org – Members Area (bottom of Home Page-blue area) – Forms & Documents – Lodge Operations – Legal/Risk Management – Insurance Reference Manual.

This manual contains information regarding the following insurance coverages:

- Risk Pool Insurance (General & Liquor Liability);
- Directors & Officers;
- Workers' Compensation;
- Employee Theft;
- Property/Fire;
- Hall Rental Insurance; and
- Certificates of Insurance

Some of the changes include, but are not limited to:

- **Self-insured retention** has been reduced from \$1,500,000 to \$1,000,000.
- **Excess Insurance** remains with Endurance American Specialty. Excess Limits are \$500,000 Each Occurrence, \$1,500,000 General Aggregate.
- **Risk Pool Assessments:**
 - No longer based on membership alone, the assessment now includes loss history and venue.
 - The 2017-2018 assessments will vary in the amount each Lodge pays, some Lodges will see a decrease; some will remain the same; and some will show a slight increase.
- **Employees, Volunteers and Club Members as Additional Insureds** (see Page 4 of the manual for details).
- **Lodge Safety Inspection Form – Due May 15th Annually:**
 - If submitted on time, the Lodge will receive a \$100 credit towards their next year's Risk Pool Assessment.
 - The Lodge is now required to provide total square footage and average monthly alcohol sale amounts.

The Insurance Reference Manual is **required** by the Risk Management Department to be reviewed by all Board of Officers and a "Date Viewed" line has been added to the Lodge Safety Inspection Form.

If you have any questions concerning the Insurance Reference Manual, please contact the Risk Management Department at **1-800-544-4407**.

If you need Certificates of Insurance, please contact Lockton Affinity at **1-866-836-3373**