

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 properly used can save your lodge from claims and possible lawsuits.

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

Please remember that this log contains confidential information and shouldn't 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 pictures or video any serious injury or serious allegations like sexual harassment. The person filling out the report should also sign it. Moose International should be notified as soon as possible about any serious allegations. If you need a New Incident Report Log you should notify Risk Manager Kevin Duck via email kduck@mooseintl.org

2. Insurance coverage that is provided for Moose International and Moose Lodges are issued by "The Fraternal Insurance Company. The coverage is for General Liability, Liquor Liability and Directors and Officers. Any other insurance needs are the responsibility of the individual lodges. Those would include Property, Crime, Workers Compensation and Volunteer Accident. Additional coverage for these categories may be purchased through Lockton Affinity or your local insurance agent.

Insurance Coverages & Billing HANDOUT

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
DIRECTORS & OFFICERS (Occurrence/Aggregate)	
Directors & Officers	\$1,000,000/\$3,000,000

Lodge Extra Purchase

- 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
- 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) 83373 |
moosepropertyins@locktonaffinity.com**

3. There are a lot of uncertainties when planning a Lodge event. Some of the uncertainties are when a dispensation is required, is an officer or employee need for required decorum, when insurance is required for hall rental, 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.