



Help Desk - Moose International

E-Mail: Helpdesk@Mooseintl.org

Bulk E-mail 1-6-09 Lodge Special Events

There has recently been several communications on the necessity of our Lodges to obtain Special Event Coverage when their facilities are utilized by members for non-Moose functions and alcohol will be served. You can therefore understand how disturbing it is to now have two fatal incidents potentially related to these types of events in the past several weeks.

In one instance the Lodge had purchased coverage for similar events without incident, but did not obtain coverage for the event related to the unfortunate occurrence. At the other Lodge, the Board of Officers "voted" not to get the coverage. Both of these Lodges now face the possibility of having to come up with up to one million dollars each, to satisfy the claims that could potentially arise from these incidents.

Anytime a gathering of people, members and/or non-members, meet in a Lodge facility, for an organized purpose that is not directly Moose related - such as a birthday party, graduation party, post-funeral gathering, wedding reception, family reunion or any number of other non-Moose purposes - AND alcohol is consumed at the event by any of those people, it probably is a "special event" and special event coverage is required.

In most cases, if any pre-planning and/or reservation of the Lodge's facilities is required on the part of a member, regardless of whether the facilities are provided for free or at a fixed price, AND alcohol is sold, given away or provided in any manner to persons while in attendance at this function, it's a "Special Event".

For the protection of the Lodge, our Supreme Council has required that any Lodge hosting a qualifying "Special Event", to obtain Special Event Coverage in the amount of one million dollars for each event. This is not an optional coverage! The Board of Officers cannot "vote" to allow a special event to occur without obtaining appropriate coverage. In addition to exposing the Lodge to any potential claims and litigation related to one of these events, failing to obtain this coverage leaves the Lodge open to the potential suspension of their Social Quarters Permit or even the revocation of the Lodge's Charter.

This may appear to be excessively tough love. The events of the past few weeks should make it readily apparent that life changing incidents do happen and it is impossible to predict when they may occur. The stark reality is that we cannot knowingly allow Lodges to place themselves and the fraternity at risk. The additional expense the Lodge must incur when allowing a special event to occur within their facility is simply the cost of conducting that type of business.

The Risk Management Department has negotiated a flat rate for obtaining this coverage through our preferred provider in order to make the process as simple as possible for our Lodges. Information on obtaining Special Event Coverage can be found below.

If a Lodge is not certain whether a specific activity requires them to obtain Special Event Coverage, they should contact the Legal and Risk Management Department at (800) 540-4407.

SPECIAL EVENT COVERAGE AVAILABILITY

We are pleased to announce that Special Events Insurance Coverage is available for our Fraternal Units in The United States through AON effective August 1, 2008. (Coverage for Canadian Fraternal Units should be available in the near future.)

A dedicated website has been created for the Special Event insurance required of Fraternal Units renting their premises to third-parties (including members) or hosting fund-raisers and other events where alcohol will be sold or served.

The cost is a flat \$156.00 (premium with tax included) per event for events with up to 1,000 guests expected. The limits of liability are \$1,000,000 general liability including liquor liability/dram shop.

This website consists of a single instruction page plus a one-page "application" that asks only:

* Name of Lodge, Chapter, Association or Legion

* Lodge or Unit Number

- * Address
- * Telephone Number
- * Date and Time of Scheduled Event
- * Brief Description of Event (i.e. anniversary, birthday or other party)
- * Estimated Number of Guests
- * Name(s) of renters, or hosts

Once the above information is input, you will merely click on the "Submit" button to get a confirmation that your request has been received. To assure that coverage is effected, you must mail your check for the \$156.00 the same day as you complete and submit the application, or if the application is completed and submitted after business hours, the next business day. Instructions for the Payee and mailing of your check are found on the site.

All appropriate parties (Moose International, Inc. and the renters/hosts) will be Additional Insureds, with the Fraternal Unit being the primary Named Insured.

To prepare your access to this site, please go online now (even if you do not have event planned at this time) and set the following as trusted sites:

- a. Open Internet Browser, under Tools, Internet Options.....
- b. Click on Security tab, click Trusted Sites then Site and.....

Enter https://*.aon.com (click Add)

Enter https://*.aonline-aon.com (click Add, then OK)

- c. Browser should be closed and reopened for setting adjustment to take.

If you run into difficulty with the above, please call 1-800-953-4576 to reach AonLine Client Services for assistance.

YOU WILL ONLY HAVE TO DO THIS ONE TIME TO THEN BE ABLE TO ACCESS YOUR DEDICATED SITE IN THE FUTURE.

Once the above has been done, each time you need to access the online application site:

- a. Enter aonline.aon.com
- b. Enter your User ID which is FraternalOrder
- c. Enter your Password which is Mooseheart#1

If you have questions about the insurance itself, please call 1-800-966-2708 to reach the Moose Lodge Service Desk at Aon in Chicago.

Helpdesk@mooseintl.org

630-906-3658