



Help Desk - Moose International

E-Mail: Helpdesk@Mooseintl.org

Bulk E-mail 1-23-09 Insurance Requirements when Renting your Hall or Property

INSURANCE REQUIREMENTS WHEN RENTING YOUR HALL OR PROPERTY (formerly known as Special Events Coverage)

We have been presented with questions regarding when additional coverage for rentals needs to be purchased. To clarify: when you rent your hall or property, either for a fixed amount of money or gratis (no fee) and alcohol is being sold, served, or consumed at the rental, you must make sure that insurance coverage is obtained prior to the rental proceeding with limits of at least \$1,000,000 for General Liability including \$1,000,000 for Liquor Liability.

Failure to follow these requirements will result in no insurance coverage for the Lodge, its officers, the renter and any claim arising out of the rental.

It is not necessary to purchase this additional coverage for Moose functions or Moose sponsored activities. This includes fund raising and charitable activities that are Moose sponsored.

It is highly recommended that this coverage be purchased through Aon Risk Services.

Purchasing coverage through Aon provides you several benefits:

- * guarantees that the insurance coverage for the rental would meet all of the above requirements
- * easy and quick to purchase
- * can be purchased up to the date of the rental
- * there is NO deductible .

Any insurance that is purchased through a source other than Aon must first be submitted to the Risk Management Department for approval prior to purchase.

If you have any questions regarding these requirements, please contact the Risk Management Department at 800-544-4407.

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