

# ACCIDENT PREVENTION/INSURANCE RISK NEWSLETTER

SUMMER 2017

## CONGRATULATIONS TO THE CLASS OF 2017

### ATTENTION: STATE ACCIDENT PREVENTION/INSURANCE RISK CHAIRS

All State Accident Prevention/Insurance Risk Chairs are invited to attend the **2017 Accident Prevention Seminar, which is being held in Chicago, Illinois on Saturday, October 7, 2017.** You will receive an email on or before August 1<sup>st</sup> with information and an attendance form that must be completed and returned no later than Monday, August 28<sup>th</sup>.



### IMPORTANT NOTICE REGARDING THE SERVICE OF ALCOHOL

State accident prevention chairs and Lodge accident prevention managers must continuously repeat the message about alcohol.

The Membership must be reminded of a \$28,000,000 verdict in a case involving a Pennsylvania Lodge. It was alleged that a non member was improperly served alcohol while attending an Elks sponsored function.

Lodges have a liquor license and maintain bar facilities to provide the service of alcohol to Lodge Members and their guests. Under no circumstances should Lodges view the service of alcohol as a commercial activity for service to the public.

Those serving alcohol should be trained to count the number of drinks provided to a Member or guest. It is strongly recommended that all those involved in the service of alcohol, including volunteers, take a training course.

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THE INSURANCE PROGRAM IS NOW PAPERLESS

1. GO TO ELKS.ORG AND CLICK ON MEMBERS ONLY.
2. A GRAY BOX WILL OPEN. CLICK ON SAFETY & INSURANCE.
3. THE LODGE SAFETY & INSURANCE CENTER WILL OPEN, *SEE BELOW*. CLICK ON AN ITEM TO OPEN IT.

The screenshot shows the Elks.org website interface. At the top, there is a navigation bar with links for 'ELKS HOME', 'WHO WE ARE', 'OUR PROGRAMS', 'ELKS NATIONAL FOUNDATION', and 'MEMBERS ONLY'. Below this is a search bar. The main content area is titled 'Lodge Safety & Insurance Center' and includes a sub-header 'Elks Home > Members Area >'. The page features a sidebar on the left with various menu items, including 'Members Area', 'Lodge Secretaries', 'Grand Lodge', and 'Safety & Insurance'. The main content area contains a list of quarterly newsletters (Spring 2017, Winter 2016/2017, Fall 2016, Summer 2016) and a section for 'Accident Preventual Manuals & Forms' with a table listing various documents and their dates. A callout box on the right provides information about 'ELKS LODGE FACILITY RENTAL INSURANCE'.

Title	Code	Posted
<a href="#">Accident/Claim Prevention Manual</a>	513100	04/25/2016
<a href="#">Gallagher Basset Accident Report Form</a>		05/18/2015
<a href="#">Liability Insurance Program Book</a>	513000	04/03/2017 <b>NEW!</b>
<a href="#">Property Plus Program Guide</a>	PPPG	04/03/2017 <b>NEW!</b>
<a href="#">Responsible Beverage Service</a>	RBS1	12/05/2014
<a href="#">Self Inspection Form</a>		06/03/2015



**SAFETY AT THE LAKE  
AND ON THE GOLF  
COURSE**



- ◆ Create a written list of all participants at fishing events
- ◆ Confirm that the starter knows the identity of your foursome
- ◆ Abide by all rules at the lake and marina
- ◆ Follow the direction of the Marshal/Ranger on the course
- ◆ Limit alcohol consumption, drink responsibly
- ◆ Pass on to your children what your parents taught you
- ◆ Teach your children to respect the sport
- ◆ Appreciate the leisure time with your family and friends

**WORKERS' COMPENSATION INSURANCE FOR LODGES**

Local Lodges may obtain Workers' Compensation Insurance through **Aon Affinity Services** that provides individually written policies and offers the following:

- ◆ Lodges should get a comparison quote from Aon to determine if the current policy is competitively priced.
- ◆ The potential to offer Lodges a lower rate when compared to rates typically used.
- ◆ There are no surcharges made under assigned risk plans or for small groups.
- ◆ In most states, Local Lodges have the option of obtaining coverage for volunteers (an important benefit for Lodges when the secondary medical payments were eliminated under the Master Liability Program).
- ◆ Check your state law on requirements for workers' compensation insurance.

Lodges may contact **Aon Affinity Services at 800-421-3557** to obtain a quote.

**PARADES**

The Master Liability Program cannot assume responsibility for conducting a parade. The city, state or county will want to be named as additional insured under the Elks Master Liability Program, however such certificates will not be issued. The sponsoring Lodge must purchase special parade insurance. For example, many Lodges sponsor Mardi Gras parades and always have special insurance coverage.

If any Lodge sponsors a parade, the Lodge should make sure that all outside participants indemnify the Lodge and name the Lodge as an additional insured under that entity's general liability policy (in addition to purchasing parade insurance). In order to finance the necessary special insurance, the Lodge can charge the outside entities a fee to participate.

If a Lodge is participating in a parade being sponsored by others, the Master Liability Program will provide a certificate of insurance. The Master Liability Program will not provide *additional* insured certificates to parades organizers, towns and cities, since these organizations already have insurance.





### INDEMNIFICATION/RELEASE FORMS

Pages 10-11 of the *Liability Insurance Program* booklet, indicate the need for individuals or entities using the Lodge facilities to provide a signed indemnity form and evidence of insurance that names the Lodge as additional insured.

Those individuals or entities in need of a special event policy can contact Aon Affinity Services at 800-421-3557 for more information on how to obtain such coverage.

Many Lodges also conduct events such as car shows and sporting events at the Lodge. Some Lodges also offer facilities that accommodate RVs and trailers. Pages 13 and 14 of the *Liability Insurance Program* booklet indicate the need for those participating in such events or using the Lodge facilities, to sign release forms that should include parental consent when necessary.

### SERVICE OF ALCOHOL AWAY FROM THE LODGE

In the aftermath of the \$28,000,000 verdict, it is important for each Lodge to constantly review its procedures related to the service of alcohol. Non Profits should keep the following in mind:

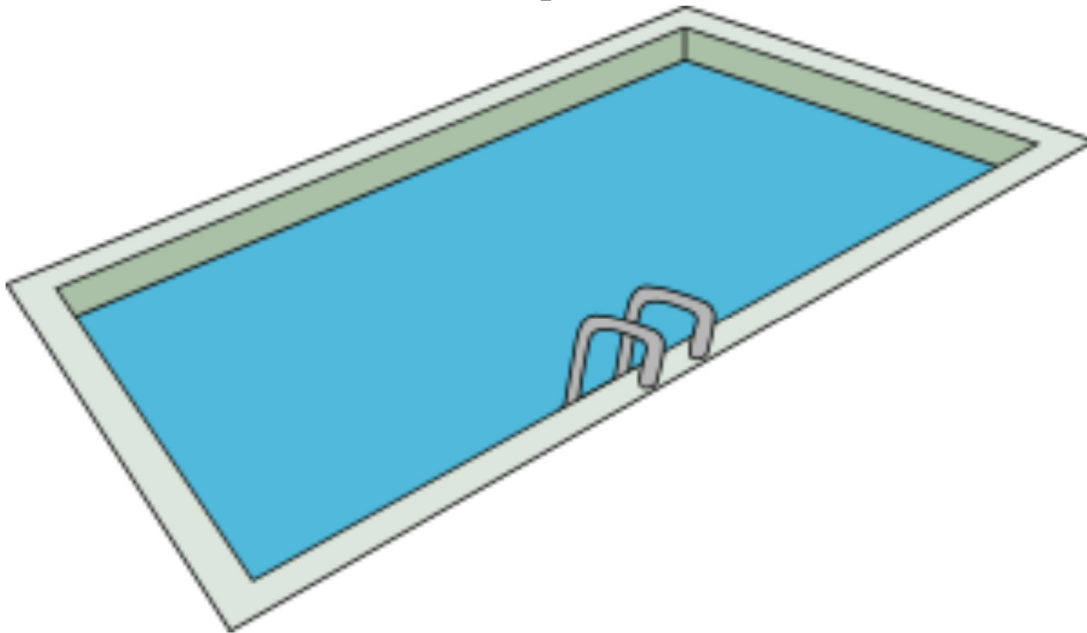
- All Lodges are Non Profit organizations;
- For Profit Businesses may approach Non Profits with “deals to raise money” for the Non Profit;
- The Non Profit is offered a share of the liquor sales in exchange for providing liquor liability insurance;
- The For Profit Business must make money in order to meet its business goals;
- For Profit Businesses may ask the Non Profit to be responsible for liquor liability insurance;
- The Elks Insurance Program does not provide liquor liability insurance for these types of events;
- State and local laws may prohibit events away from the Lodge or require an event liquor license; and
- The Lodge must follow State and local laws and regulations to avoid losing the Lodge’s liquor license.

### SUMMER PATIOS & DECKS

Now is the time to make sure that Lodges’ outdoor areas are in good condition, safe, clean and ready for use by Members and Guests. Consider the following at this time of year:

- ◆ Inspect all decks and patios and clean the surfaces for the summer season;
- ◆ If smoking is permitted on decks/patios, make sure there are receptacles;
- ◆ Repair deck boards and patio surfaces where needed;
- ◆ Inspect and clean all outdoor tables and chairs;
- ◆ Make sure there is adequate lighting for after dark events;
- ◆ Inspect all umbrellas/stands to ensure that the umbrella is anchored;
- ◆ Have a plan to secure outdoor furniture during summer storms;
- ◆ If a deck is old, have it inspected to make sure that it is safe;
- ◆ Discard any worn or damaged outdoor furniture and;
- ◆ Determine whether a permit is necessary before undertaking repairs.





### **POOL SAFETY**

Lodges should consider the following:

1. Make sure that all state/local rules, requirements and procedures are followed;
2. When pools are open there should be an adequate number of properly trained and certified lifeguards;
3. Control access to the pools, so that they can be properly secured when not in use;
4. Pools should have signs indicating that pool patrons swim at their own risk;
5. Pools should have signs indicating that all minor children should be accompanied by parents or guardians;
6. Remove diving boards and other such equipment, including slides;
7. Pools must be inspected on a frequent basis and any necessary repairs must be addressed immediately;
8. Prohibit dangerous activities, such as horseplay and running;
9. Absolutely no diving from a pool deck into depths less than 9 feet, according to the American Red Cross;
10. Self service coolers should not be allowed;
11. Glass should not be permitted in the pool area; and
12. Alcoholic beverages should not be served poolside.

### **EMPLOYEE/MEMBER THEFT**

Crime losses have been reported that involved Lodge employees, officers and Members. These claims could have been avoided, or mitigated, if Lodge management had used the following good practices and common sense:

- Create checks and balances by not allowing only one person to have control over all aspects of the process;
- Internal audits should be conducted without prior notice;
- External audits should review of all operations concerning the handling of money and invoices;
- It is strongly recommended that a two-signature procedure be established;
- No one should be allowed to obtain credit for the Lodge without approval of the Lodge;
- The Lodge should consider hiring an accountant to review all financial documents on a regular basis;
- The Property Plus Program provides \$50,000 coverage for Employee Dishonesty and Forgery and;
- Anyone handling the “books” should welcome inquires since it will show they are doing a good job!



## LODGE RENTAL AGREEMENTS



The following should be included in all rental agreements:

- ◆ Conform to the Order's Statutes regarding closed door requirements;
- ◆ Follow pages 10-11 of the 2017/2018 Master Liability Program booklet;
- ◆ Include a provision for an indemnity agreement;
- ◆ Require a certificate of insurance naming the Lodge as additional insured;
- ◆ Describe the area to be rented, indicate any restrictions on use;
- ◆ State all rental fees and a clearly defined cancellation policy;
- ◆ Service of alcohol will be controlled by the Lodge, no outside alcohol is allowed;
- ◆ The self-service of alcohol, including the use of pitchers and self-service kegs is not allowed;
- ◆ The Lodge will follow all legal requirements regarding the service of alcoholic beverages;
- ◆ The Lodge will reserve the right to refuse service to anyone at the discretion of the servers;
- ◆ The renter's clean-up responsibilities/requirements should be clearly indicated;
- ◆ The Lodge must not sign an agreement assuming responsibility for hired security personnel; and
- ◆ The Lodge has the right to stop inappropriate behavior and shut the event down entirely.

If a renter cannot provide an additional insured certificate insurance naming the Lodge as an additional insured, contact Aon's Facility Rental Program at 800-421-3557 (or the Elks' website) to obtain General Liability and Liquor Liability coverage for the Lodge and the renter.



## FLOOD INSURANCE

The Self-Insured Property Plus Program does not provide flood insurance. Without flood coverage, a flood loss would leave the Lodge uninsured. The cost of clean up, removal and replacement of floors/carpeting and furniture would not be covered by insurance. If a Lodge is in a flood plain or if there is a risk associated with tidal activity, the Lodge should look into obtaining flood insurance through a government plan or through private carriers. Lodges can obtain flood insurance by contacting Aon Affinity Services at 800-421-3557 for a quote for this valuable insurance.



## REMOVAL OF HAZARDOUS MATERIAL

Lodges have discovered hazardous material such as asbestos and lead, in siding, roofing materials, insulation and pipes. A Lodge must properly handle such situations to avoid potential injury to workers, Members and guests. All work with hazardous materials can only be performed by properly certified contractors. It is important that all local, state and Federal regulations, laws and/or procedures are followed. The mishandling hazardous materials can result in fines assessed against the Lodge, Officers and Members. Insurance does not pay fines or penalties assessed against Members, Officers and or the Lodge.