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 1st with information and an attendance form that must be completed and returned no later than Monday, August 28th.

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.
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.
SAFETY AT THE LAKE AND ON THE GOLF COURSE

Happy Father’s Day!

保险部门

- 创建一份所有参与者参加钓鱼活动的书面清单
- 确认发令枪手知道您一行四人
- 遵守湖和码头的所有规则
- 遵循卫兵/公园管理员在课程上的指示
- 限制酒精消耗，负责任地饮酒
- 将您从父母那里学到的东西传给您的孩子
- 教您的孩子尊重这项运动
- 欣赏与家人和朋友共度的休闲时光

工人赔偿保险为旅馆

本地旅馆可以通过 Aon Affinity Services 获得工人赔偿保险，该服务提供了单独的保单，并提供以下服务：

- 旅馆应向 Aon 获取一份比较报价，以确定现行保单是否具有竞争力。
- 提供给旅馆的潜在费率低于通常使用的费率。
- 未对分配风险计划或小型团体征收额外费用。
- 在大多数州，本地旅馆有资格为志愿者提供覆盖（一项重要的福利，对于旅馆来说，因为二次医疗付款被取消在主责任计划中）。
- 检查您所在州的工人赔偿保险要求。

旅馆可联系 Aon Affinity Services 电话 800-421-3557 获取报价。

游行

主责任计划不能承担组织游行的责任。城市、州或县希望以主责任计划的附加被保险人身份被纳入。然而，这些证书将不会被授予。举办游行的 Lodge 必须购买特别游行保险。例如，许多 Lodge 赞助狂欢节游行，并始终拥有特殊保险覆盖。

如果旅馆赞助游行，旅馆应确保所有外部参与者赔偿该旅馆，并将该旅馆作为该法人实体的一组责任保险的附加被保险人。

为了筹集必要的特殊保险，旅馆可以向参与的实体收取费用。

如果一个旅馆在由他人赞助的游行中参赛，则主责任计划将提供保险单。主责任计划不会为游行组织者、城镇和城市提供额外的保险证书，因为这些组织已经拥有保险。

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- 未对分配风险计划或小型团体征收额外费用。
- 在大多数州，本地旅馆有资格为志愿者提供覆盖（一项重要的福利，对于旅馆来说，因为二次医疗付款被取消在主责任计划中）。
- 检查您所在州的工人赔偿保险要求。

旅馆可联系 Aon Affinity Services 电话 800-421-3557 获取报价。
**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.

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**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.

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**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.
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 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 inquiries 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.