WHEN A LODGE SHOULD REQUIRE AN INSURANCE CERTIFICATE

Generally, it is a good business practice to require any entity or person utilizing or working on your premises or at a sponsored event to provide you with an Insurance Certificate as evidence of insurance coverage. This applies to renters of the facilities on a long term basis, a single event, and independent contractor performing services for your Lodge, be it a building contractor, restaurant or bar concession, or a corporate reception. 

(A contract with a hold-harmless provision should be obtained, and the Lodge must be named as Additional Insured.)

HOW TO OBTAIN
Your lease/rental agreement should include a list of insurance requirements and a hold-harmless provision establishing the responsibilities of the tenant/renter with respect to liability claims arising out of the event or their use of the Lodge facilities. The tenant/renter should provide you with evidence of insurance that names the Lodge as an “Additional Insured” before they are given access to the Lodge facility (being named as an Additional Insured on the user’s policy will provide the Lodge with liability protection under the user’s policy, which will help keep the costs of your program down).

If an individual or entity wishes to use/rent the Lodge but cannot obtain an insurance certificate naming the Lodge as an Additional Insured, the individual or entity should be instructed to obtain a “Special Event Policy” (these can be obtained through Aon Affinity Services at 1-800-421-3557). Those who do not comply with this procedure should not be allowed to use the Lodge facilities.

NEEDED INFORMATION
It is important to establish your priorities in who should be allowed use of the Lodge and in requesting and reviewing evidence of insurance. The evidence of insurance should include:

- Name of Insurance Company
- Named Insured and Address
- Description of Coverage — Comprehensive General Liability, including Products, Contractual Liability insuring the indemnification, and Workers’ Compensation
- Policy Numbers
- Policy Periods
- Limits of Liability
- Description and Location
- Your Name and Address as Certificate Holder and indication Lodge is named Additional Insured
- Notice of Cancellation Provision
- Authorized Signature

INDEMNIFICATION
Local Lodges seeking indemnification from lessees, renters and contractors can use the following suggested language:

Indemnity for Groups or Individuals Renting/Using/Leasing Lodge Facilities

For valuable consideration, the receipt whereof is hereby acknowledged, ____________ does hereby agree to indemnify and hold harmless the (Lodge name, number) from any and all claims, costs of defense or expenses arising out of (description of activities), except for the sole negligence of the Lodge. ____________ further agrees to name the Lodge as additional insured under their general liability policy, which will be obtained from an insurance company the Lodge finds satisfactory and provide the Lodge with: (1) a separate endorsement reflecting the Lodge’s status as an additional insured; (2) a provision in the policy for thirty (30) days’ notice of cancellation or material change; and (3) evidence of the following insurance coverage (such coverage and certificate must be issued without any disclaimers or limitations):

COVERAGE AMOUNT – May be increased/decreased depending on circumstances

GENERAL LIABILITY $1,000,000 per occurrence
(Including products and contractual liability)

AUTOMOBILE LIABILITY $1,000,000 per occurrence
(Where applicable)

WORKERS’ COMPENSATION Statutory
(Where applicable)