



Grand Lodge

11 O'Clock Toast Contest Rules 2019-2020

1. The Grand Lodge Ritualistic Committee will be responsible for the contest; rules and any changes in the rules of the Contests. States will be notified of any changes in the rules after the Grand Lodge Session the year before the next Grand Lodge Contest.
2. The 11 O'Clock Toast Contest will use the Toast listed on page 45 paragraph 1 in the Ritual of Local Lodges Manual (511500). This is the Toast used during the Ritual Contest.
3. The 11 O'Clock Toast Contest will be held on Monday morning before the Grand Lodge Ritual Contest Finals. The time of the preliminaries are subject to change in accordance with the Grand Lodge schedule. Any change of time will be announced preceding the Grand Lodge Session.
4. There will be an **EASTERN OR WESTERN DIVISION** breakdown in this contest. The top 2 contestants of each Division will compete in the Finals, immediately after the last Ritual Final Four performs on Monday afternoon in the same room of the Ritual Finals.
5. The contestant's order of appearance will be done by the luck of the draw when they check in with the Ritual Committee no later than Sunday by 11 AM. The time of check in is subject to change. Each State Association will be notified of any time change by their Area Representative of the Ritualistic Committee.
6. The contest and scoring will begin when the Contest Chairman says "It is the hour of recollection". There will be no restarts if a contestant commits some type of mistake. Only restart allowed is if there is an obvious distraction from any outside source.
7. The contestant must be a PER or ER.
8. The contestant must be a member in good standing at the time of the contest.
9. The contestant must be pre-registered for the Grand Lodge Session they will be competing.
10. The dress will be business or coat and tie.
11. The contestant must be the 11 O'Clock Toast Contest winner for their State or the runner-up of that State Contest. This will be the State Contest held previous to the Grand Lodge Contest.
12. The State's Secretary and State Ritual Contest Chairperson must verify that the individual has won or is the runner-up and competing in place of the winner at least 15 days prior to the 1st day of the Grand Lodge Session of the Contest.

13. If for any reason the State Association does not hold a State 11 O'Clock Toast Contest and they want to send an individual to the Grand Lodge Toast Contest, besides meeting the criteria listed above lines 8; 9 and 10, that individual must be approved by the State President and the State Ritual Chairperson.
14. Once an individual wins the Grand Lodge 11 O'clock Toast Contest they are unable to compete in any future Grand Lodge 11 O'clock Toast Contest.
15. There is no penalty for a repeat performer in the 11 O'Clock Toast Contest'
16. Scoring used will be based on the Grand Lodge Ritualistic Committee's 11 O'Clock Toast computing, not the Ritual Contest. The basic difference is the Toast Contest will not be scored on Department. Impressiveness will count 60% of the score instead of 50%; Word Accuracy counts for 30% of the score and Pronunciation makes up the remaining 10%. The Judges will place a separate score for each contestant as they do the Candidate in the Ritual Contest, at the bottom of their sheet, based on a point system of 1 to 100 **(THIS IS USED ONLY AS A TIEBREAKER)**.
17. All 14 Ritual Judges at Grand Lodge will be used to judge the contest. There will be 5 Ritual Judges and 2 Word Judges judging in the East and the West. The Judge with the highest score and the Judge with the lowest scores are thrown out, just as in the Ritual Contest. In the Finals all 10 Ritual Judges and 4 Word Judges will be used. The highest 2 scores along with the lowest 2 scores will be tossed during the Finals of the Toast Contest. The Grand Lodge Ritualistic Committee will compute the scores. The Judges will place a separate score for each contestant as they do the Candidate in the Ritual Contest, at the bottom of their sheet, based on a point system of 1 to 100 **(THIS IS USED ONLY AS A TIEBREAKER)**. If there is still a tie, the individuals that tied will both be named the winner of that position.
18. The first 4 places of this Contest will be announced at the same time the All-American Winners are announced at the Tuesday morning Grand Lodge Session, preferred on the dais at least for the 1st year with the Grand Exalted Ruler helping to pass out the plaques.
19. The first 4 places will be recognized by having their names placed on the Grand Lodge website in the same location and as the All-American Officers and the Final Four Ritual Teams.
20. The winner of the Eleven O'Clock Toast contest will be awarded with the "Ted Callicott" plaque, named in honor of PGER Ted Callicott, a ritual man. The plaque will be sponsored by the Tennessee Elks State Association.

March, 2020

Report for Insurance and Accident Prevention:

Hand outs to all Lodges requiring BPO Elks Insurance Programs.

Master Liability Program

Directors and Officers/Employment Practice Program

Worker Comp(with optional Volunteer Coverage)

Continue with monthly self inspections. Check coverage of building and contents keep it up to date.

Please remember any accident or incident that happens at the Lodge. Write a report and keep a record at very time it happens get statements from witness and keep a record. This is for your Lodge's protection. Know where the forms are kept and how to fill them out.

Respectfully submitted,

MaryAlice Johnson, Accident Prevention and Insurance

B.P.O. ELKS INSURANCE PROGRAMS

1. SELF-INSURED MASTER LIABILITY PROGRAM:

As noted in Section 4.231 of the Statutes, all Lodges must participate in this Program, which provides each Lodge with general liability and liquor liability coverage. All liability insurance information is available in the Liability Insurance Program booklet (Code 51300), which is updated and sent to the Lodge Secretary on an annual basis (additional copies can be obtained via the Grand Lodge Shipping Department or www.elks.org/grandlodge/manuals/). Refer to this booklet for information as to procedures, coverage, claim reporting, and loss prevention as well as a list of exclusions, which include claims made that involve employees; occur as a result of pollution; involve owned automobiles, etc.

This liability coverage is paid for as part of the annual per capita payment to Grand Lodge; Lodges are not responsible for additional premiums under any experience rating or audit process, nor is there any deductible.

Important Notice Regarding the Service of Alcohol:

In light of a recent verdict totaling \$28 million (including \$10 million in punitive damages*) in a case involving a Local Lodge in Pennsylvania; it was alleged that a non-Elks member was improperly served alcohol while attending an Elks-sponsored function.

A strong emphasis on the need for Local Lodges to properly control the service of alcohol is essential. Also crucial is for Local Lodges to recognize the primary reason that they have a liquor license and maintain bar facilities, is to provide the service of alcohol to Lodge Members and their guests. Under no circumstances should Local Lodges view the service of alcohol as a commercial activity for service to the public.

No person approaching intoxication should ever be served (*anyone who violates this policy should be terminated*). Alcohol servers should be trained to count the number of drinks provided to an individual; therefore, it is strongly recommended that all those involved in serving alcohol — including volunteers — take a training course.

*Please note that, while the Master Liability Program does provide coverage for punitive damage awards, there are some states that do not allow punitive awards to be insured, which would make the Local Lodge responsible for such awards.

2. SELF-INSURED PROPERTY PLUS PROGRAM:

As noted in Section 4.232 of the Statutes, all Lodges must participate in this Program, which provides coverage on building(s), contents and equipment breakdowns (Boiler & Machinery) on a replacement-cost basis without the application of co-insurance requirements. Most importantly, the Property Plus Program also includes fidelity (crime) coverage which, at the minimum coverage level of \$50,000, satisfies the statutory bonding requirements in the Statutes of the Order.

As insurance broker, program administrator and claims reporting service for the Property Plus Program, Aon Affinity Services, Inc. bills the Local Lodges on an annual basis (April 1st); premiums are based on the replacement cost values on file (free on-site appraisals available to Lodges every five years.) **Only Lodges with no building to insure and little or no business personal property (contents) are exempt from mandatory participation in the Property Plus Program.** However, many such Lodges choose to purchase the crime coverage through the Property Plus Program because it protects the Lodge in the event of theft (\$50,000 minimum) AND satisfies the bonding requirements per the Statutes (often for less than what Lodges would pay for a bond on its own).

Requests for copies of the Property Plus Insurance Program Guides and all questions pertaining to appraisals, coverage and limitations, claims reporting, and loss prevention should be directed to the Elks Team at Aon Affinity Services, Inc. (1-800-421-3557).

3. DIRECTORS & OFFICERS/EMPLOYMENT PRACTICE PROGRAM (D&O):

It has been pointed out many times in the past that D&O/Employment Practice coverage **is not** included under the liability coverage available through the Master Liability Program. Lodges must also keep in mind that, without D&O/Employment Practice coverage, the assets of individual officers and/or members could be in jeopardy.

Lodges are strongly urged to participate in this discounted voluntary program, which includes employment practice coverage. The policy provides a defense for allegations of wrongful acts by officers, directors or members in the management of the Lodge, but it also provides a defense for allegations of employment-practice type claims, which include wrongful termination, discrimination and harassment. Lodges can obtain a quote by calling Aon Affinity Services, Inc. at 1-800-421-3557 (the insurance agent or insurance company will bill Lodges directly for this coverage).

4. WORKERS COMP PROGRAM (WITH OPTIONAL VOLUNTEER COVERAGE):

This coverage is the exclusive remedy for occupational injury claims; therefore, all Lodges should have such coverage—even if they have no regular employees—as accident policies are insufficient. Workers' Compensation Insurance is mandatory in most states.

Aon Affinity Services, Inc. is the appointed insurance broker and advisor for the Elks' insurance needs and can provide coverage for paid employees. Moreover, volunteers at the Lodge may be eligible for coverage in most states. Contact Aon at (800) 421-3557 and ask for the Elks Insurance Team.

Webmaster

Curent

Hosting \$ 191.76 yearly 5/16/2021 Inmotion
Domain \$ 20.99 yearly 5/30/2020 GoDaddy

Total \$ 212.75

Going forward

Hosting \$ 191.76 Yearly Inmotion
Domain \$ 11.00 yearly NameSilo
Transferfee \$ 8.88 One time

Total \$ 211.64

Good morning

- State Chairman / Officers
Link with Pix

- Utah Lodges TAB

- Link to Lodge WP

- Link to FB page

- Lodge information

- Officers

- Calendar

- Calendar

Business Practice
UEA Spring Meeting 2020

Let's talk a little about auditing of your Lodge financial records and operations. Section 13.040(i) of the Statutes sets forth the requirement for three reviews during the year. Is your Auditing and Accounting committee complying with this requirement? Are they reporting their findings on the Lodge floor after completion of the audit? If not, here's a reminder as to how important it is. A Nevada Lodge found itself in financial trouble only when checks bounced. The treasurer had been depositing only the checks written to the Lodge, and had been pocketing the cash. This took place over a 20-month period of time. That former Treasurer confessed to stealing tens of thousands of dollars. If the Auditing and Accounting Committee had been conducting their reviews and making reports, it may not have taken such a long time to discover.

Each Lodge needs to maintain a system of internal controls to protect assets from waste, fraud and theft. The whole idea is not to put a member or an employee in a position of temptation. Remember, an employee will be as honest as you require him or her to be, and as dishonest as you tempt him or her to be.

Do you break down all of your boxes before they leave the Lodge? Full hams, packages of steaks, or bottles of alcohol have been known to disappear in unbroken boxes in the dumpster, easily retrievable at a later time. Your Lodge can't make money and keep the doors open if cash or goods find a pocket and walks out the door.

Secretaries, remember to back-up your computer data regularly. It will save time and headaches down the road if something goes wrong. Make sure all of your tax documents, payments and deposits are filed timely to avoid interest and penalties. It all adds up and affects the bottom line.

And, as a reminder, corporate tax returns are to be filed by March 15, so if your Lodge hasn't filed the return, you've only got a couple of days left to get it done.

Cindy Martin

2020 Spring Meeting UEA Treasurer's Report

Betty Archambault

Thanks to all for the support and help this year. I especially appreciate all of you who have sent requests for funds, with account numbers and totals. All seems to be going well.

As of March 1, 2020...

The Balance in Zion Savings	\$91,614.38
The Balance in Checking Zions	\$30523.39
The Balance in Investment account	unknown-given by UBET

Disbursement Forms are to be used when requesting money from accounts. This gives me all the information necessary to write checks. Without a form, I cannot issue checks. A PDF form is available on line. Be sure to put the address of person/business receiving the check. I must have receipts for all money requested.

Profit and Loss

Money spent from Budgeted accounts %93.8% income; spent 61.1% of budgeted money received a number of requests for funds this weekend. All numbers will change after this meeting.

All accounts currently under budget with two months left in the Elk year.

Be sure all requests for funds are submitted before the end of the budgeted year.

Thanks to all for your patience while I struggled with my voice issue.

Betty Archambault, State Treasurer



St. George Dixie Elks No. 1743
Benevolent and Protective Order of Elks

630 West 1250 North
St. George, Utah 84770
Phone (435) 673-1743

March 3, 2020
Nominating Committee, UEA
C/O Linda Gaines, State Secretary

Dear Linda:

St. George Lodge #1743 is proud to nominate Betty Archambault for State Treasurer for the year 2019-20.
Betty has served as State Treasurer for the past four years and has proven her abilities to carry out the duties of the treasurer position.

Thanks,

Betty,
Secretary



Provo Lodge No. 849 B.P.O. Elks
"A Fraternal Organization"

January 22, 2020

Utah Elks Association
C/O Linda Gaines, Secretary
632 East 200 North
Pleasant Grove, UT 84062

Dear Members:

In our regularly scheduled Lodge Meeting held on January 21, 2020, a motion was made, seconded and unanimously voted by the members in attendance to ratify the nomination of Linda Gaines as Utah Elks Association Secretary for the fraternal year 2020-2021 and the nomination of Brenda Shaw as the Utah Elks Association 2nd Vice President for the fraternal year 2020-2021.

Linda and Brenda have been active and hard-working members of our lodge and are both dedicated to doing the best job that they can and they each will be a tremendous asset to the Utah Elks Association.

Fraternally,

Linda Gaines
Provo Lodge Secretary

CC: State President
State President-Elect
State 1st Vice President
State 2nd Vice President
All Individual Lodges



Tooele Lodge No. 1673
Benevolent and Protective Order of Elks
Tooele, Utah 84074

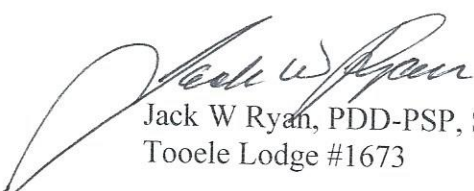
January 30, 2020

Nominating Committee, UEA
C/O Linda Gaines, UEA Secretary
632 East 200 North
Pleasant Grove, UT 84062

Tooele Lodge #1673 is pleased to inform you that at the regular Lodge meeting held January 28, 2020, the members and officers voted unanimously to endorse **PER/PDD Eric Crocker** for the office of **President-Elect of the Utah Elks Association**.

Eric has been a very active Elk since becoming a member, demonstrated by his dedication to and involve in the many Grand Lodge, UEA and Tooele Lodge programs and events he has Chaired or supported. Eric has served as District Deputy Utah North and will continue to be a tremendous asset to the Utah Elks Association.

Sincerely and Fraternaly


Jack W Ryan, PDD-PSP, Secretary
Tooele Lodge #1673

Cc
Lodge Secretaries
State UEA Officers
SDGER Robert Pagnani



1875 West 5200 South
P.O. Box 225
Roy, UT 84067

Golden Spike B.P.O.E. No. 719
A Fraternal Organization

February 17, 2020

To: Nominating Committee, UEA
C/O Linda Gaines, UEA Secretary
632 East 200 North
Pleasant Grove, UT 84062

From: Gary Brinkmeyer, Secretary
Golden Spike Elks Lodge #719
1875 West 5200 South
Roy, UT 84067

We, the officers, members and PER's are pleased to inform you that at our regular meeting held February 18, 2018 we have voted unanimously to endorse **PER, PDDGER Tony Coffman** for the office of **2nd Vice President of the Utah Elks Association.**

Tony has been an Elk for 24 years. For our lodge he has been Exalted Ruler twice, Leading Knight twice, both times stepping in when the Leading Knight resigned, Treasurer, and Trustee. He has been the Veterans chairman and has been on various other committees. He has also received the Tall Elk Award twice and Officer of the Year.

For the UEA, he has been the Drug Awareness chairman, Public Relations chairman, Veterans Co-Chairman North and Tiler.

He has been an Esquire to the District Deputy North and he served as the District Deputy North 2017-2018.

We feel he will continue to be a tremendous asset to the Utah Elks Association.

Fraternally,

Gary Brinkmeyer, Secretary

C'c
Lodge Secretaries
State UEA Officers
SDGER Robert Pagnani



Bountiful Lodge No. 2442
Benevolent and Protective Order of Elks

P.O. BOX 314
BOUNTIFUL, UTAH 84011-0314

February 13, 2020

Nominating Committee, UEA

C/O Linda Gaines, UEA Secretary

632 East 200 North

Pleasant Grove, UT. 84062

Bountiful Lodge # 2442 is pleased to inform you that at the regular Lodge meeting held February 13, 2019, the members and Officers voted unanimously to endorse PER Cindy Shepherd for the office of 1st Vice President of the Utah Elks Association.

Cindy has been a very active Elk since becoming a member. She was put in as lodge secretary only 6 month after joining. She has chaired many of our lodge committees, attends all lodge doings, and is active in the State. She is currently serving as DDGER Utah North. We think she will be a great asset to the State.

Fraternally,

Sally Coolley. PER, Secretary

Bountiful Lodge #2442

"A Fraternal Organization"

Report to Spring Meeting 2020 from the UEA Directory

It is time to collect information for the UEA State Directory for 2020-2021. I have distributed forms to all the secretaries to fill out for input into the directory. If you want me to send you an Excel version of the form, please get me an email address and I will send it to you. I need these form back before State Convention if possible.

My goal is to have the directory back from the printer and distributed before I go to Grand Lodge in July.

Thank you all for your assistance in getting the information to me as soon as possible.

Fraternally,

A handwritten signature in cursive script that reads "Linda Gaines". The signature is written in black ink and is positioned below the word "Fraternally,".

Linda Gaines
UEA Directory Chair

~ ~ ACCIDENT PREVENTION/INSURANCE RISK ~ ~
NEWSLETTER
 SPRING 2020



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INSURANCE RENEWAL FOR 2020-2021

The Property Plus Certificates of Coverage and invoices from AFCO will be arriving in April.

Property Plus Certificates of Coverage

The Certificate of Coverage renews the existing coverage for Lodge buildings and contents effective April 1, 2020. Please review your Certificate of Coverage for accuracy. Please contact Aon at (800) 421-3557 if any discrepancies are found.

1. Please verify that *all* Lodge buildings are listed.
2. If a building is not listed on the Certificate, it is not covered unless the Lodge carries a blanket building limit.
3. Business Personal Property limit is the amount of coverage for contents based on the cost of those items today.
4. Business Income is the insurance available to replace income the Lodge might lose if a covered loss prevented the Lodge from continuing business operations.
5. **Flood/Earthquake coverages are not provided under the Property Plus Program.** Please contact Aon for a quote if a Lodge needs insurance coverage for floods and earthquakes.

Property Plus Insurance Guide Is Online

The Property Plus Insurance Guide explains coverage provided under the Property Plus Program. The Property Plus Insurance Guide is posted on the Safety & Insurance page of the Elks website.

Invoices/Finance Agreements from AFCO

Invoices will be sent directly from AFCO to each Lodge. Lodges that choose the financing option should sign the Premium Finance Agreement and submit it with the first month's installment by May 1, 2020. Lodges with overdue balances will not be able to choose the financing option with AFCO.



IT IS THE START OF A NEW LODGE YEAR

Now is a great time to examine the Lodge's legal wellbeing:

- Where are the Lodge's legal documents located?
- Are state and local filings and registrations maintained?
- Become familiar with all Lodge contracts.
- The officers and trustees should know all Lodge obligations.
- Lodge officers and trustees must maintain proper records.
- Contracts should avoid a conflict of interest.
- Does the Lodge have written personnel policies?
- The Lodge should have written work rules for its employees.
- Does the Lodge have an attorney that can review contracts?
- Now is the time to diary important dates such as renewal of licenses and permits.
- Does the Lodge have service contracts with repairmen, plumbers, electricians, etc.?
- If so, such service contracts should provide the Lodge with indemnification.
- Indemnification includes the obligation to protect the Lodge from claims made by the contractor's employees.
- Service contracts should require that all contractors provide evidence of liability insurance.
- Service contracts should include contractual liability coverage.
- The Lodge should be named as additional insured on the contractor's insurance policy.
- It is unacceptable for the Lodge to indemnify other individuals or corporations.
- Are the Lodge's financial and business records properly filed for retrieval and provided with back-up redundancy?
- Has the Lodge prepared a rental agreement or contract to be signed by individuals or entities using the Lodge, according to the Laws of the Order?
- In these agreements, the entity using the Lodge should hold the Lodge harmless for activities and provide evidence of insurance coverage (see Pages 10-11 of the *Liability Insurance Program* booklet).
- Now is the time to review the *Accident Prevention Manual* and *Liability Insurance Program* booklet, which are posted on the Safety & Insurance page of the Elks website.



St. Patrick's Day





LIABILITY INSURANCE PROGRAM

The Liability Insurance Program will provide \$6,500,000 coverage per occurrence for general liability, contractual liability and liquor liability coverage. The coverage commences on April 1, 2020 and continues through March 31, 2021. Lodges have online access to the updated Liability Insurance Program booklets on the Elks website.

LODGE ACCIDENT PREVENTION PROGRAM

Section 12.070 of the Laws Of The Order requires all Lodges to establish an Accident Prevention Program. An Accident Prevention Policy should be implemented, consistent with Grand Lodge and State Association programs.

LODGE ACCIDENT PREVENTION MANAGERS

Section 12.070 of the Laws Of The Order requires all Lodges to designate a Trustee as Accident Prevention Manager. The Accident Prevention Manager will continually review and implement a policy, in concert with Grand Lodge and State Association programs, to protect the Lodge from claims for accidents and injuries.

ALLEGATIONS OF DISCRIMINATION/HARASSMENT

Claims alleging harassment, discrimination and wrongful termination are *not* covered under the Liability Insurance Program. A Lodge will need to purchase a separate Directors and Officers Policy (D&O). Please contact Aon for a quote for this additional coverage for the Lodge.

AUTOMOBILES/TRUCKS/BUSES

A Lodge should never own a motor vehicle. There is no coverage for a Lodge owned motor vehicle under the Liability Insurance Program.



AUTOMATED EXTERNAL DEFIBRILLATORS (AED)

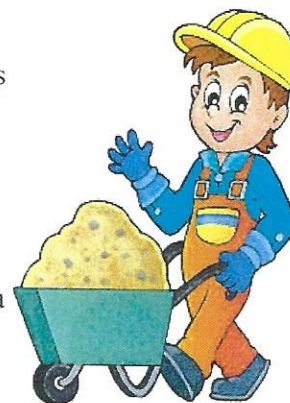
- ◆ Each State has its own laws regulating Automated External Defibrillators (AED)
- ◆ A Member, Officer or employee is not immune from lawsuits in many States
- ◆ Members, Officers and employees must know the State Law regulating the use and maintenance of AEDs
- ◆ H.R.1227–Cardiac Arrest Survival Act is a bill that guarantees national immunity
- ◆ H.R.1227–Cardiac Arrest Survival Act is pending in the Houses of Representatives
- ◆ Elks should email their Congressman and demand that H.R.1227 be passed to guarantee immunity for our Members, Officers and employees using an AED
- ◆ Always call 911 when urgent care from a First Responder is needed for a Member or guest



REPAIR WORK AT LODGES

Issues to be addressed when there are repairs or construction at a Lodge:

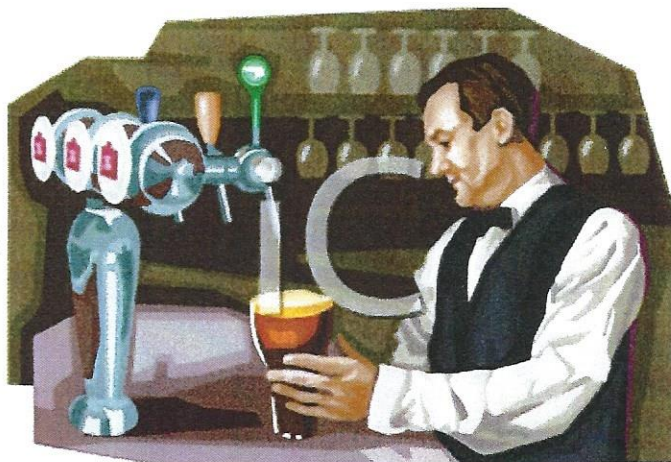
- Contractors must provide proof (an insurance certificate) that the contractor has liability insurance;
- Contractors should provide a written contract that will indemnify the Lodge;
- Extensive repairs and renovation require that the contractor name the Lodge as additional insured;
- The Lodge should never take on the role of general contractor;
- Volunteers should not be performing repairs;
- No one from the Lodge should act as a construction manager/coordinator;
- Any Member that is a contractor must also have proof of insurance and prepare a written contract; and
- Contact Aon at (800) 421-3557 for insurance coverage for renovations.



SERVICE OF ALCOHOL TO MEMBERS AND GUESTS

The service of alcohol is a *privilege* the Lodge extends to Members and their guests, not a means of revenue for the Lodge. Cutting off a Member or guest is better than defending a lawsuit.

- Never serve anyone approaching intoxication;
- Do not let others buy drinks for anyone who might be close to intoxication;
- No beer kegs, no pitchers and no coolers;
- Remind Members/guests not to drink and drive;
- Be observant while serving alcohol;
- Encourage designated drivers;
- Never permit BYOB;
- Do not allow games/contests involving alcohol consumption;
- An outdoor tent/bar must have a server;
- Do not hold a "Happy Hour";
- Never discount prices to promote liquor sales;
- "Last call" should be well before closing;
- Insist on a taxi or a ride for anyone who drank too much; and
- Members that have a problem need our help, now!



BOATS/DOCKS/MARITIME EXPOSURE

Lodges with docks have exposure and need additional insurance. The Master Liability Program specifically excludes coverage for any owned boats over 18 feet in length. Lodges are covered for claims arising out of the use of non-owned water craft under 52 feet in length, however there is no coverage for the owner of any boat.

Lodges with docks should purchase a marine liability policy that covers docks, moorings and other facilities. This will protect Lodges from claims by owners of moored boats or any other third parties. Lodges' Workers' Compensation policies should include appropriate endorsements that provide coverage for work related claims arising out of maritime or dock activities.

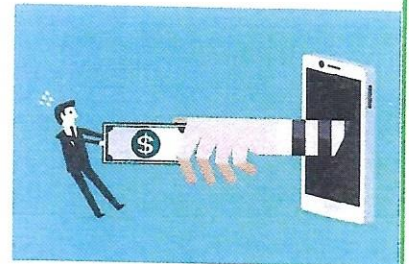
The Property Plus Program does not provide flood coverage for docks or marinas, nor does it provide coverage for any "storm surge." Lodges should obtain coverage on an all-risk marina form that would cover floods and storm surges. Contact Aon at 800-421-3557 or a local agent to get a quote for coverage.



BEWARE OF SCAMS

Scam artists always follow the money, so look out for the following:

- Deposit cash in the bank promptly, do not wait until the next day
- Government agencies/Law Enforcement never ask anyone for cash
- Do not provide anyone with bank account information
- IRS always makes its first contact by U.S. Mail, not by telephone or e-mail
- The IRS never requests Not For Profits to make special payments
- Someone "in need" asks for plane fare and cash since they heard that the Elks do good deeds
- An unsolicited "free" inspection of the roof or crawlspace will result in an unnecessary repair bill
- Make sure that you know the sender of an e-mail before you open it to avoid cyber scams



CERTIFICATES OF INSURANCE

What you need to do when someone requests a certificate of insurance from the Lodge

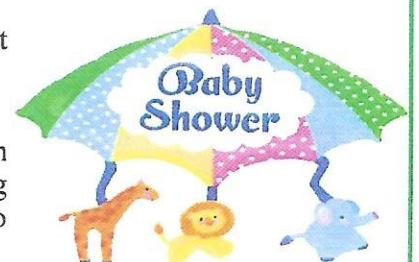
- ◆ A "Certificate of Liability Insurance" can be found on page 8 of the Liability Insurance Program
- ◆ Print the certificate and provide it to anyone that requires proof that the Lodge has liability insurance
- ◆ Lodges that require specialized certificates should also refer to page 9 of the Liability Insurance Program for guidance on how to obtain a certificate through Aon Affinity Services, Inc.
- ◆ Contact the Grand Lodge Insurance Department with any questions about certificates of insurance



SPECIAL EVENT POLICIES

Anyone using Lodge facilities must provide a Certificate of Insurance that names the Lodge as additional insured *and* sign an indemnity agreement.

If the entity or individual cannot name the Lodge as an additional insured on their insurance policy, special event policies can be obtained by contacting Aon Affinity Services at (800) 421-3557. Special event policies are also available on the Elks website on the Safety & Insurance page.





MEMORIAL DAY

REMEMBER AND HONOR

LODGE RENTAL AGREEMENTS

The following should be included in all rental agreements:

- ◆ Follow pages 10-11 of the Liability Insurance Program;
- ◆ Require a certificate of insurance naming the Lodge as additional insured;
- ◆ Include a provision for an indemnity agreement;
- ◆ Describe the area to be rented, indicate any restrictions on use;
- ◆ Indicate any limitations regarding capacity;
- ◆ State all rental fees and a clearly defined cancellation policy;
- ◆ Verify with the proper authority that the Lodge's liquor license allows service of alcohol to non-Members;
- ◆ Service of alcohol must be controlled by the Lodge, no outside alcohol is allowed;
- ◆ Self-service of alcohol and self-service kegs are not allowed;
- ◆ 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;
- ◆ The Lodge has the right to stop inappropriate behavior;
- ◆ The Lodge has the right to shut down the event; and
- ◆ Consider having an attorney review the rental agreement.




With Respect
Honor
and Gratitude

Thank You Veterans