

Monitor Lodge #218

Business practices for Monitor obtaining general liability insurance for lodge events

At present, all VASA Golden Gate District #12 lodges are covered by general liability insurance (excludes liquor liability) for lodge events taking place at their meeting locations listed on the policy as “additional insured”. However, if a lodge holds an event at a different location, the activity is not covered by the policy unless the lodge obtains an additional certificate naming that additional location (e.g., Sillfrukost or Kraftskiva).

Currently, there is no additional cost to the District or the lodge to name additional locations for general liability coverage, the lodge just requests the needed additional certificate(s) as needed.

The District policy currently renews each November with the new policy covering November through October of the upcoming year. The certificates should be provided electronically to each lodge and each “additional insured”, usually IOOF Hall in Sacramento in Monitor’s case. However, double check that the certificates were actually delivered.

Monitor traditionally holds three events at locations other than the IOOF Hall meeting place. They are the anniversary luncheon in April, Sillfrukost in May and Kräftskiva in August with the latter two events usually held at a lodge member’s home.

Steps required for coverage:

1. In **December** of each year the Recording Secretary needs to confirm that the lodge and IOOF Hall facility manager have received copies of the District’s current year general liability insurance certificates.
2. In **January** of each year, once the lodge’s annual calendar of events is finalized, the Recording Secretary needs to contact the District insurance broker and obtain additional certificates with the known locations for the anniversary luncheon in April, Sillfrukost in May and Kräftskiva in August.
3. Once the additional certificates have been issued, copies of the certificate should be added to the Financial Secretary’s files and to the respective hosts of the scheduled events. NOTE: A host’s homeowner’s insurance will **not** cover liability of lodge events.