

## **FREQUENTLY ASKED QUESTIONS REGARDING THE REQUIREMENTS WHEN RENTING FRATERNAL PROPERTY**

1. Do these requirements apply if there is no alcohol being served?

**No. These requirements only apply if alcohol is being served at the event during the rental period.**

2. Our facilities are used by a Moose Legion, WOTM Chapter, or Moose Association at times. Do the requirements apply to these functions?

**These requirements do not apply to fraternal units renting or utilizing your property if the property is being used for a strictly Moose function.**

3. Do these requirements apply to contracts to rent our property that were in place prior to the publication of the requirements?

**Any written contract signed prior to May 1, 2008 is not subject to these requirements. However, if you have a loss that arises from a rental with a contract signed prior to May 1, 2008, you must provide a copy of the signed contract to Gallagher-Bassett when reporting this claim.**

4. Can we, the Lodge, obtain the needed insurance for the person or party to whom we are renting our property?

**Yes. If you wish to place the insurance coverage for the person or party renting your property and roll the cost of the insurance into your rental fee, you may do this. However, you need to make sure that your Lodge, Moose International, Inc., and the renter are named as Insureds on the policy.**

5. We sometimes rent our facilities to the Police Department or Fire Department for their activities. These departments have their own insurance. Does their insurance satisfy these requirements?

**Such insurance is only acceptable if: 1) It carries \$1,000,000.00 in coverage for liquor liability; 2) The policy is a primary policy and does not contain a clause stating that if another policy is primary they will share the liability and expenses equally; and 3) There is a rider to the policy naming your Lodge and Moose International, Inc. as Additional Insureds for the purposes of the event or activity.**

**If you have any doubt that the insurance meets the above criteria, please contact the Risk Management Department at 1-800-544-4407.**

6. Can a person's homeowner's insurance be used instead of purchasing Special Events Insurance?

**No.**

**Homeowner's insurance does not contain Liquor Liability/Dram Shop Coverage and will not provide coverage for the Lodge or Moose International, Inc. Homeowner's insurance only covers Host Liquor Liability for alcohol served in one's home to one's guests.**

7. Where can we and/or our renters purchase Special Events Insurance?

**A number of Lodges have obtained this coverage through R.V. Nuccio & Associates, Inc. They can be reached at 1-800-567-2685. You also may apply for coverage online at [www.rvnuccio.com](http://www.rvnuccio.com). Please remember that you will need to purchase Special Events Coverage that includes Liquor Liability/Dram Shop coverage and not Host Liquor Liability.**

**We are researching other agents and brokers who may be able to place this coverage for you. We will update you with these names when they are available.**

**You also may contact your local agent or broker in order to obtain this coverage.**

8. What are the required limits for the Special Events Insurance?

**The Special Events Insurance should carry limits of \$1,000,000 general liability including coverage for liquor liability. This means that the \$1,000,000 general liability coverage also covers liquor liability claims up to \$1,000,000.**

9. Can we rent our facilities to non-members?

**No. The General Laws prohibit renting to non-members without an approved dispensation from the General Governor.**

10. Who should we contact if we still have questions about these requirements?

**Please contact the Risk Management Department at 1-800-544-4407.**

5/24/08