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INSURANCE DEPARTMENT

2750 N. Lakeview Avenue
Chicago, IL 60614-1889

A Fraternal Organization

DATE: April 2017
TO: Lodge Secretary
FROM: Insurance Department
RE: Directors & Officers (D&O) Insurance and Employment Practices Insurance

Directors & Officers (D&O) Insurance and Employment Practices Insurance **is not** included under the Master Liability Program. D&O/Employment Practices Insurance protects the **personal assets** of individual Officers and Members.

D&O Insurance provides protection for: discrimination claims in the membership selection process; breach of duty and; errors/omissions related to Lodge management.

Employment Practices Insurance provides coverage for: employment related claims; sexual harassment; discrimination and; wrongful discharge.

The D&O Insurance and Employment Practices Insurance through Aon Affinity Services provides broad coverage and a discounted premium for Lodges. The policy provides all officers, trustees and anyone acting as an agent of the Lodge with a defense. The policy also provides coverage and defense to the Lodge.

Whether a Lodge needs this coverage must be determined by the Lodge. Each Lodge should review its own circumstances to properly assess potential exposures. To obtain information and a quote, please contact the Elks Insurance Program Team of Aon Affinity Services at elks.insurance.program@aon.com or 800.421.ELKS (800.421.3557) from 8:30AM to 5:00PM CT Monday through Friday.

***This is available for download at:** www.elks.org/grandlodge/accidentPrevention/