

Safety and Insurance

Newsletter

Fall 2026



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October

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Safety and Insurance Website

All manuals and forms have been updated to
help you and your Lodge stay safe this fall!

Check them out at on the website at:

<https://www.elks.org>

or

1. Go to Elks.org
2. Click on 'Members Only'
3. Click on 'Safety and Insurance'

Special Event Safety

Bingo

- Make sure all paths are clear from obstruction
- Make sure surfaces are level and elevation changes are marked
- Make sure traffic and crowds are controlled

Dance Floors

- Make sure dance floors are free from any obstructions
- Make sure there is no additional wax or powder added to the surface
- Make sure any repairs are done as soon as possible to avoid injury

Special Events

- If alcohol is served, make sure all state and local laws and house rules are followed
- If a large group is anticipated for an event it may be appropriate to hire security
- Ensure that anyone renting the Lodge has an insurance policy that insures the Lodge

Fundraising

- Fundraisers that include a dangerous activity or event are unacceptable
- Special event insurance may be obtained for some events

Special Event Insurance

A person or organization using the Lodge facilities MUST provide a Certificate of Insurance that lists the Lodge as an ADDITIONAL INSURED.

If a Certificate of Insurance that names the Lodge as an Additional Insured cannot be provided then a 'Facility Rental Policy' or 'Special Event Policy' can be obtained through Gallagher Insurance

Gallagher Insurance: (800) 421-3557 or GGB.Elksinsurance@AJG.Com

Directors and Officers Insurance

- Directors and Officers insurance is NOT included in the Master Liability Program
 - To get Directors and Officers Insurance a Lodge can:
 - Contact Gallagher Insurance at (800) 421-3557 or GGB.Elksinsurance@AJG.com
 - Or contact a local agent in your community
- Directors and Officers Insurance protects the *personal assets* of officers and Members
- Directors and Officers Insurance can provide protection in discrimination claims
- Directors and Officers Insurance may also provide an attorney for Officers and Trustees

Lodge Maintenance

- Lodge maintenance should only be done by a LICENSED and INSURED professional
- Lodges must have a written contract that indemnifies the Lodge for any claims that may arise
 - The Lodge must follow all local laws and obtain the necessary permits when doing construction or major repairs
- When building, adding on, or doing substantial renovation the Lodge must also call Gallagher insurance at (800) 421-3557 or GGB.Elksinsurance@AJG.com to obtain the proper insurance

Preparing for Cooler Weather

With the weather getting colder it is important to make sure your Lodge is prepared so that unnecessary repairs or damages are avoided.

- Properly store any seasonal patio furniture and grills
- Make sure all doors and windows are properly sealed
- If your Lodge has a dock make sure it is removed before freezing temperatures hit
 - Completely drain all hoses and outdoor sprinkler systems
- Ensure your Lodge furnace is working properly and complete any necessary repairs
 - If your Lodge has a chimney, have it inspected and cleaned if necessary

Fire Safety

- Ensure all fire extinguishers are charged and have been tested recently
- Train all staff on proper fire extinguisher use and locations within the Lodge
- Make sure all smoke and carbon monoxide alarms are working properly, including changing the batteries at least once a year
- Ensure all exit signs are properly visible and lit and repair or replace if not
 - Remove any debris or items blocking walkways and exit doors

Roof and Gutter Maintenance and Cleaning

- Leaf build up in gutters can be costly if not properly taken care of
- Ensure roofs and gutters are regularly inspected and cleaned by a licensed and insured professional
- If repairs need to be made, do so as soon as possible and make sure a licensed and insured contractor is used and proper permits are secured
- The Property Plus Insurance program only covers unexpected losses NOT general wear and tear or replacement due to neglect

Alcohol Service Do's and Don'ts

DO

- Check ID's
- Watch for signs of intoxication
- Communicate with other staff Members about how much a Member or guest has been served
- Follow all laws and regulations regarding alcohol service

DON'T

- Let Members or guests serve themselves
 - Over serve
- (If a guest is approaching intoxication politely but firmly cut them off)
- Serve anyone under the age of 21
 - Serve non-Members or the general public

Non-Profits and Alcohol Service

Lodges may be approached to serve alcohol for a "For-Profit" business for a share of event profits which is a tempting offer, but Lodges should keep the following in mind:

- The service of alcohol is a privilege only for Lodge Members and their guests
- The service of alcohol to non-Members as a for profit activity can result in a loss of the Lodge's liquor license and lawsuits

Signs of Intoxication

When serving alcohol it is imperative that Members and their guests are not over served. To do this, monitor how much each person has been served and pay attention to how they act. Some common signs of someone intoxicated or approaching intoxication include:

- Speaking loudly
- Being overly friendly
- Struggling with fine motor skills (picking things up, using their phone, etc.)
- Slurring their words
- Being belligerent
- Using foul language
- Acting drowsy or falling asleep
- Being argumentative
- Dropping things
- Making unjustified complaints
- Annoying other customers
- Being careless with money
- Blood shot or glassy eyes
- Loosing train of thought
- Swaying or falling

Cut Off Procedure

Drinking at a Lodge is a privilege not a right. If a Member is approaching intoxication it is important to have a plan in place to politely but firmly cut them off. This can be done by a manager, server, or bartender. A copy of this plan should also be in writing and each new hire should be fully trained and aware of the procedure.

Accident Prevention Chairs

Welcome to all new and returning Accident Prevention Chairs!

To make sure that you and the Lodges are prepared and accident prevention ready here are a few things you can do:

- Familiarize yourself with Lodges and District Deputies in your state and keep open and frequent communication
- Analyze losses and work to prevent future losses from occurring
- Work with your states Accident Prevention managers to proactively reduce risks
- Contact the Elks Risk Manager with any questions or concerns

Certificates of Insurance

- “Certificates of Liability Insurance” can be found on page 11 of the *Liability Insurance Program Book*
- This should be provided to anyone requiring proof that the Lodge has liability Insurance
- If specialized certificates are required, refer to page 8 of the *Liability Insurance Program Book*
- Other questions can be forwarded to the Elks Risk Manager

Property Plus

All Lodges (including those that do not own a building and only rent) are required to Participate in the Property Plus Program according to the *Laws of the Order* section 4.232 which states:

The Board of Grand Trustees shall acquire by contract with a qualified insurance company, and maintain in effect, a master comprehensive all risk of physical loss and crime coverage program for the properties and functions of the Grand Lodge, each Local Lodge, and separate corporations organized and existing under Section 16.030 of the Grand Lodge Statutes as they shall require from time to time, and shall be available. Premiums for coverage shall be separately assessed against those entities in such amounts and at such times as will be required to provide the coverage requested and in place.

Each of said entities shall be required to participate in the program. The program shall be effective as to each line of insurance coverage for each entity on the annual date its present policy (policies), in effect on the adoption of this Section, expires.

The Property Plus Program insures:

- The Lodge building, equipment, furniture, inventory, and other property
- Crime (Employee dishonesty, forgery, and money and securities)
- System and Equipment Breakdown (Boiler and Machinery)