

Safety and Insurance



Newsletter



Summer 2026

June

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
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August

1	3	4	5	6	7	8
2						
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Contents

Outdoor Safety- 2

Outdoor Maintenance- 3

Rental Agreements and
Indemnification- 4

Responsible Alcohol Service- 5

Safety, Theft, and Workers'
Compensation- 6

Safety and Insurance Website

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

Check them out at on the website at:

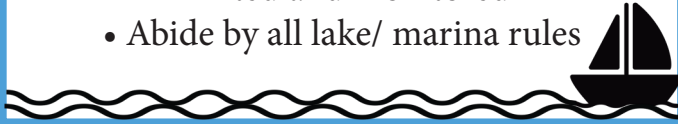
<https://www.elks.org>

or

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

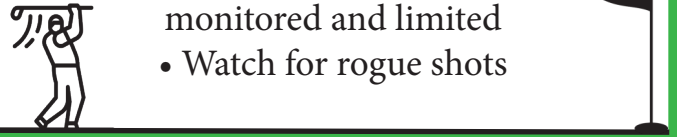
Lake Safety

- Ensure there is a list of all event participants
- Make sure life jackets are accessible
- Alcohol consumption should be limited and monitored
- Abide by all lake/ marina rules



Golf Course Safety

- Make sure course rules are clearly posted
- Make sure paths are clear and holes and cracks are filled
- Alcohol consumption should be monitored and limited
- Watch for rogue shots



Pool Safety

- Make sure to follow ALL state and local rules and requirements.
 - Comply with all lifeguard training and certifications.
 - Monitor pool access and secure when not in use.
- Make sure pool rules are posted and clearly visible as well as a sign indicating that patrons are swimming at their own risk.
 - Remove extra equipment like diving boards and slides.
- Make sure pools are inspected regularly and any repairs are made immediately.
 - Make sure there is absolutely NO horseplay, running, or diving.
 - Ensure that there is no glass around the pool area.
 - Self service coolers should also be prohibited.
 - Alcohol should not be permitted in the pool area.

Sun Safety

- Wear sunscreen and reapply after two hours and after swimming or sweating
- Take breaks from direct sunlight; stay in the shade or head indoors
- Watch for signs of heatstroke and act accordingly
- Stay hydrated



Playground Safety

- Protective surfaces should be in good repair
- Fixtures and hardware should be checked to ensure they are secure
- Children should be monitored while playing





Making Sure Your Patio is Summer ready



- Inspect and clean all outdoor decks and patios.
- Ensure all lighting is working and the entire space is illuminated.
- If repairs are necessary, make sure a licensed and insured contractor is used.
 - If repairs are necessary, ensure proper permits are secured.
 - Make sure any ashtrays are accessible and cleaned out regularly.
- Inspect all outdoor furniture and ensure it is in good condition. Remove or repair if not.
 - Make sure umbrella stands are anchored properly.



Roof and Gutter Maintenance and Cleaning



- 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.



Removing Hazardous Materials



- Hazardous materials like lead, asbestos, and mold can be found in many places in and around the Lodge.
 - Removal of such materials can ONLY be done by a licensed, insured, and certified contractor.
 - All local, state, and federal regulations and laws must be followed.
- Mishandling hazardous materials and not using proper professionals can result in fines against the Lodge, Officers, and Members.
- The Elks insurance does NOT insure for any fines due to the mishandling of materials.



Summer Self Inspection



- Changes in weather and temperature can cause unknown hazards to form or get worse
- Use the 'Self Inspection' forms to do a complete inspection of your Lodge and property.
- Address any issues found in the inspection as soon as possible and if necessary hire the appropriate professionals to make sure the job is done correctly.
 - Addressing issues now will save the Lodge time and money in the long run.

Indemnification and Release Forms

On pages 10,11, and 12 of the 'Liability Insurance Program' book it states that any individuals or entities looking to use the Lodge facilities must provide evidence of insurance that names the Lodge as an additional insured and must include a signed indemnity form.

Individuals or entities in need of a Special Event policy can contact Gallagher Insurance at (800) 421-3557.

Other liability release forms must be signed for Special Events like Car shows, sporting events, or events that require parental consent. Lodges that have RV and trailer parking must also have signed release forms. Both forms can be found in the 'Liability Insurance Program Book'.

Lodge Rental Agreements

To ensure a successful event the following should be included in all rental agreements:

- The agreement must follow indemnification verbiage that can be found on page 10, 11, and 12 of the 'Liability Insurance Program Book'.
- The agreement must also include a certificate of insurance from the renter that names the Lodge as an additional insured.
 - Ensure all cancellation and rental fees are clearly defined and communicated.
 - The service of alcohol should ONLY be done by the Lodge and no outside alcohol is permitted.

Along with the above inclusions into rental agreements the following should also be followed:

- Service of alcohol should be monitored and proper procedures followed.
- More resources for alcohol service can be found on the Elks website in the 'Accident/Claim Prevention Manual' and 'Responsible Beverage Service' manuals.
- The Lodge must NOT sign any agreement that assumes the right for responsibility for hired security.
 - The Lodge also has the right to stop inappropriate behavior and shut down any event.

If a renter cannot provide a certificate that names the Lodge as an additional insured, one may be obtained by contacting Gallagher's Facility Rental Program at (800) 421-3557 or on the Elks Website under the 'Safety and Insurance' Tab.

Parades

For parades, the city, state, and/or county will want to be named as an additional insured on the Elks Master Liability Program however certificates will NOT be issued. The Lodge must instead purchase special parade insurance from a local agent or Gallagher Insurance. Gallagher can be contacted at (800) 421-3557



Alcohol Service Do's and Don'ts



DO

DON'T

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

- Let 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 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:

- | | |
|---|---|
| <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 manger, 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.

Lodge Security

Internal and External Lodge security is imperative for keeping everyone safe. By being proactive now you can save your Lodge later.

- Doors and locks should be burglar resistant.
 - Exterior lights should be on all night.
- When possible patrols should be done around the Lodge. This may be done ideally by local law enforcement but private security is another option.
- For Lodge events it is recommended that security is acquired, either by local law enforcement or private security.
 - The addition of cameras and alarms should be strongly considered.
- Safes should be secure and not be visible through exterior doors or windows.



Employee/Member Theft



Theft involving a Lodge Member, employee, or Officer can happen and steps should be taken to avoid such occurrences.

- Create checks and balances to ensure no one person is in charge of all of the financial processes.
 - Run frequent and unannounced internal and external audits.
- A two signature procedure is strongly recommended for all monetary processes.
- No one should be allowed to obtain credit for the Lodge without Lodge approval.
 - Lodges should strongly consider hiring an accountant to review financial documents.
 - Inquiries should be welcomed to help show honesty and transparency.
- There should only be enough money left in a Lodge overnight to start business the next day.
- Processes should be formalized so that responsibility and appropriate procedures are clear.



Workers' Compensation



Workers' Compensation is not included with Lodge insurance but it is recommended that each Lodge acquire their own policy.

Policies can be acquired through Gallagher Insurance. A quote can be obtained by calling: (800) 421-3557

Coverage for volunteers may be obtained ONLY if your State Insurance Regulatory Agency allows insurance companies to provide workers' compensation for Lodge volunteers.