

FREQUENTLY ASKED QUESTIONS REGARDING THE REQUIREMENTS WHEN RENTING YOUR HALL, PROPERTY OR FACILITIES

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

No. These requirements only apply if alcohol is being served, sold, given away, or consumed 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 or Moose sponsored function.

3. Where can we purchase Hall/Property Rental Insurance?

You may purchase this coverage through Aon at www.aonline.aon.com. Please see the Risk Management portion of the Moose International website (www.mooseintl.org) for information on this coverage and how to access this website.

4. What are the required limits for the Hall/Property Rental Insurance?

The Hall/Property Rental Insurance should carry limits of \$500,000 general liability including coverage for liquor liability. This means that the \$500,000 general liability coverage also covers liquor liability claims up to \$500,000. This amount is required to be available for each rental

5. Can we, the Lodge, obtain the needed insurance on behalf of the person or party to whom we are renting our property?

Yes, this is the preferred method of obtaining coverage. If you wish to place the insurance coverage on behalf of the person or party renting your hall or 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.

6. 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 \$500,000.00 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.

7. Can a person's homeowner's insurance be used instead of purchasing Hall Rental 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.

8. 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.

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

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

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