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CHEA Insurance and Safety Chair

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Subject: CHEA Insurance and Safety update

Good afternoon CHEA,

Here is some additional information to clarify topics presented at the Mid-Term Convention in November.

There were many questions asked in regards to ladies' auxiliaries. Ladies auxiliaries are named insureds under the Master Liability policy, and are covered when they are doing work specifically for the Elks. Their meetings at the Lodges are covered, as well as such events as holiday parties. Emblem Clubs are also covered, but only when they are working on behalf of the Lodge, since they are separate organizations. The Emblem Club would not be covered when they are holding their own events, even if the event is at the Lodge.

When other organizations such as Kiwanis, Optimists, etc meet at the Lodge, they should be providing the Lodge with a certificate of coverage for their own liability insurance, naming the Lodge as additional insured. This is required whether there is alcohol served or not.

Clubs affiliated with the Lodge, such as RV and motorcycle clubs, are covered while they meet at the Lodge. However, the trips they take are not covered. The drive is covered by private vehicle insurance. The activities at the campgrounds would be covered by the campground's own liability insurance.

Remember, questions of coverage can be convoluted and are very fact specific to each scenario. Anybody can claim anything, and once the facts are determined, it may take a Judge to decide whether the policy provides coverage.

Volunteer coverage can be obtained in conjunction with a workers' compensation policy through State Compensation Insurance Fund. To underwrite the volunteer coverage endorsement, State Fund will require a copy of Board meeting minutes naming the volunteers, and would establish an agreed payroll upon which to base premium. This coverage would not be cheap! Each Lodge would need to determine if the volunteer coverage is cost effective.

In light of the recent loss of our Paradise Lodge in the Camp Fire, it is a good time to assess your Lodge's emergency preparedness and continuity plan. As part of business continuity, please ensure the data on the Lodge computer is regularly backed up. Lodges can Google "Small Business Cloud Backup". A number of options will appear, and a Lodge can consider the most cost effective approach. Additionally, a Lodge should ensure their Property Plus coverage is at least 80% of the value of the Lodge. The current insured value can be found on the policy declarations page sent to each Lodge in April.

Please keep the Paradise Lodge, and all those affected by the many wildfires that caused such mass destruction in California this past November, in our thoughts and prayers.

Please feel free to contact me should you have any questions or concerns.

Respectfully,

Shelley Gonzales

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