

Northeast Bank Insurance Group
232 Center St, Suite D2
Auburn, ME 04210

PH: 207-786-0417
PH: 800-284-5989 x3480
FX: 207-777-5827

Grand Lodge of Maine ETAL
Master Policy Eligibility Guidelines

Please check if eligible:

- Handrails must be located at all steps and stairways.
- Appropriate emergency lighting must be located throughout the building.
- Two life saving means of egress (exits) must be located in the building.
- Hardwired smoke detectors
- Building cannot contain any apartment units or tenants with a cooking occupancy. (i.e. restaurant)
- All wiring must be on circuit breakers with old wiring systems disabled or removed entirely.
- Original age of building must be 1950 or more recent
- Updates or recent inspections of the property (specifically roof, plumbing, heating and wiring) must have been performed within the past 20 years.
- For property coverage, buildings must meet Insurance to Value guidelines; we are utilizing a minimum of \$80. to \$110. per square foot, including finished basements, to establish an appropriate replacement cost value for the building's coverage limit.

General Information

Lodge: _____ # _____ Effective Date: _____

Mailing Address: _____

Location Address: _____

Contact person: _____ Phone # _____

Email Address: _____

Number of members: _____

Other Masonic bodies using lodge facilities:

Scottish Rite ____ York Rite ____ Eastern Star ____ DeMolay ____ Rainbow ____

Please send digital photos of the building to bsibley@northeastbank.com or acrocker@northeastbank.com (Front, Back & Kitchen area)

Signature: _____ Date: _____

General Liability Application

Lodge: _____

Do you own or lease the building?

Own _____

Lease _____

If you own it:

Please provide the exact name of the building association to be included for coverage:

of Exits to the building: _____

Does the lodge rent out any apartments? Yes _____ No _____

If yes, how many units? _____

Do they have: hardwired smoke detectors Yes _____ No _____

two means of egress from each apartment Yes _____ No _____

any lead paint Yes _____ No _____

Does the lodge lease out any part of the building, other than apartments? Yes _____ No _____

To whom: _____

Type of business: _____

Square footage leased to others: _____ sq ft

Do you sponsor or host any activities or functions not usual to Masonic organizations?

If so, please describe: _____

Outside organizations using the facilities, such as Boy Scouts, etc:

Do you collect certificates of insurance from all renters? Yes No

Any transportation of people by lodge members for the lodge? Yes No

Property Application

Lodge: _____

Please circle your selection:

Outside Walls: Vinyl Siding Wood Shingles Metal Brick/Masonry Other _____

Flooring: Vinyl Hardwood Carpeting Concrete Other: _____

Burglar Alarm: Yes No

Any cooking on premises? Yes No

Type of cooking equipment:

Ranges: ___ Broilers: ___ Ovens: ___ Grills: ___ Deep Fat Fryers: ___ Other: ___

Fuels: Gas ___ Electric ___ Oil ___ Charcoal ___

Other – give details: _____

How often used: _____

Coverage Limits: Deductibles \$ 1,000. Contents Limit: _____

Suggested building Insurance to Value calculation:

* Sq. Ft. _____ X \$ _____ = _____ Building Limit
Building Cost Per Sq. Ft.

Please multiply the total building square footage by the selected cost per square foot (minimum of \$ 80 to \$ 110) to develop your building limit.

Building values have increased tremendously in recent years; the costs of materials and labor have risen significantly. Failure to maintain adequate Insurance to Value limits may result in a payment penalty in the event of a partial loss.

Mortgage on Building? If so, Please list name and address: _____

Special Coverages: Please call us at 207-786-0417 for other coverages, such as **Fine Arts** (antiques or special artifacts), **Electronic Data Processing (EDP)** equipment or with any questions or concerns. Thank you.

REMARKS: _____