

**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. (If older underwriter approval only)
- 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](mailto:bsibley@northeastbank.com) or [acrocker@northeastbank.com](mailto: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

Average Annual Rental Receipts: \_\_\_\_\_

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: \_\_\_\_\_

Building Info: Year Built \_\_\_\_\_ Number of Stories \_\_\_\_\_ Amps: \_\_\_\_\_

Distance to: Fire Hydrant: \_\_\_\_\_ Fire Department \_\_\_\_\_ Sprinklered? Yes \_\_\_ No \_\_\_

Type of roof covering: \_\_\_\_\_ Flat or Pitched? \_\_\_\_\_

Construction: Frame \_\_\_ Masonry \_\_\_ Joisted Masonry \_\_\_ Fire Resistive \_\_\_

Other: \_\_\_\_\_

Year of Building Updates:

Wiring \_\_\_\_\_ Plumbing \_\_\_\_\_ Roof \_\_\_\_\_

Heating \_\_\_\_\_: Type \_\_\_\_\_ Serviced Annually Yes \_\_\_ No \_\_\_

Is basement finished? Yes \_\_\_ No \_\_\_

Use of basement space: \_\_\_\_\_

Is your lodge building located within 1 mile of the coastline? Yes \_\_\_ No \_\_\_

Dimensions, including finished basement and any additions:

\_\_\_\_\_ ft X \_\_\_\_\_ ft X \_\_\_\_\_ = \_\_\_\_\_ Sq Ft \*  
Length                      Width                      # stories                      Building Total

Please provide a quick diagram of your building for our records:

# 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: \_\_\_\_\_

Revised 5/7/10