

Questions Asked Regarding The Grand Lodge Master Insurance Policy

A vote was taken to accept the new Grand Lodge General Master Insurance Policy last May 1st at the Annual Communication of Grand Lodge. The following typical questions are being asked as Lodges evaluate participation in the Master Insurance Policy:

- 1. What requires the need for liability insurance?**
Ans: Standing Regulation #48 of the Grand Lodge Constitution requires: “That each Lodge be covered for the activities of its members by the Grand Lodge Liability Insurance and each Lodge procure Liability Insurance for its temple buildings and premises.”
- 2. How is the new Grand Lodge Master Policy defined?**
Ans: The master policy includes membership liability coverage mandated by Standing Regulation #48 and an option for lodges to procure premises liability fire and casualty insurance at a discounted group rate.
- 3. What is the cost per member for the membership liability coverage and who is covered?**
Ans: The cost per member is \$.78 for Blue Lodge Masons and includes every Masonic body they are involved with. Additionally the Demolay and Rainbow for Girls are named as insured at no cost; the Order of the Eastern Star is currently included at a cost of \$.78 per member.
- 4. How is the new Grand Lodge Liability Insurance Policy any different than the previous expired policy?**
Ans: The previous policy was rated and issued to cover Grand Lodge membership and activities. The insurance company designed that policy with the assumption that each lodge carried its own individual liability coverage. Peerless Insurance had no intention of providing coverage for landlord liability exposures at individual locations. The new membership liability policy with Hanover Insurance provides primary coverage and includes all activities on or off site and all Masonic Bodies meeting in Lodges.
- 5. Are the Lodges required to participate in the new master policy for premises liability and fire and casualty insurance?**
Ans: Lodges may procure premises liability fire and casualty insurance through an insurance agent of their choice but the master plan is designed to offer savings as a group plan. Lodges that have already switched their coverage to the master plan have enjoyed significant savings as well as increased coverage.
- 6. If a Lodge can only afford premises liability can it be purchased through the master policy?**
Ans: The premises liability insurance can be purchased without property insurance for a flat rate of \$125. To do so, lodges must submit a completed questionnaire listing any applicable building or temple association so that they may be added to the policy.
- 7. What limits are provided under the new master policy for premises liability?**
Ans: \$1,000,000 General Liability per location, \$2,000,000 General Liability aggregate. A special endorsement to the policy allows the aggregate limit to be applied on a per location basis rather than a per policy basis.

8. Whom is the new master policy underwritten with?

Ans: Hanover Insurance Company.

9. Can a Lodge keep the current insurance agent and access the Hanover master policy?

Ans: The Hartford Agency is the agency handling the master policy and all requests to be added must be through them. Contact phone number is 800-482-0754 or 207-784-4566.

10. How will I be billed for the insurance?

Ans: All premium for the master policy is billed to Grand Lodge directly by Hanover Insurance Company. Grand Lodge will collect for the General Membership Liability via annual returns as in the past and for premises liability and /or property coverage on the master policy whenever a bill is presented by Hanover.

11. Can Order of the Eastern Star or Masonic bodies obtain property protection under this master policy?

Ans: If a Masonic body wants to obtain property coverage for their regalia or records, they can contact The Hartford Agency for a quote. It will be based on the value of the property and they can receive the discounted group rate and be billed through Grand Lodge for the premium subject to a minimum of \$100.

12. If the Lodge buildings are already insured through The Hartford Agency, will the insurance automatically be transferred to the master policy?

Ans: No, a signed questionnaire must be completed and returned to The Hartford Agency in order to verify eligibility and be added to the Grand Lodge Master Policy. Coverages being replaced must also be cancelled with a signed form.

13. If the building association or ownership entity of the Lodge previously provided information to the Insurance Committee will the premises be automatically covered by the master policy?

Ans: No, a signed questionnaire must still be completed and returned to The Hartford Agency in order to verify eligibility and be added to the Grand Lodge Master Policy.

14. How can a copy of the questionnaire be obtained?

Ans: A copy of the insurance questionnaire to verify eligibility was sent to each Lodge Secretary and each Lodge Master last May 30th. If additional copies are needed contact The Hartford Agency or the Chairman of the Grand Lodge Insurance Committee, Walter Kyllonen at 363-5473.

15. What are the benefits to the Lodge or building association in joining the master policy?

Ans: The master policy offers the opportunity for savings at a group rate for both liability and property coverages. The individual Lodge would pay Grand Lodge directly and the liability limits would be in compliance with Grand Lodge regulations.

Fraternally,

Walter Kyllonen, Chairman
Grand Lodge Insurance Committee