

Chapter and Fraternal Corporation

General Liability Insurance Group Property Program

This guide provides general information regarding chapter and fraternal corporation liability insurance and chapter property program administered by WoodmenLife. This guide is not a part of any applicable insurance policy, nor does it modify or serve as a conclusive statement of any insurance policy terms. This guide is offered for informational purposes only and is not intended to interpret the terms of any insurance policy or to provide legal advice.





To All WoodmenLife Chapters and Fraternal Corporations:

All WoodmenLife chapters and fraternal corporations have general liability insurance coverage under a “blanket” policy. The terms and premiums for this coverage are negotiated each year by the Home Office. This insurance provides general liability coverage for chapter or fraternal corporation sponsored activities held on chapter or fraternal corporation premises and/or in non-owned locations. The costs of this coverage are allocated to each chapter and will be deducted monthly from allocations. Fraternal Corporation liability premiums will be deducted monthly from corporation allocations.

In addition to the general liability coverage, the Home Office coordinates a self-funded program that assists chapters with certain property damages. To be eligible to participate, chapters must have completed an application and election form and provide the Home Office with approval. Charges for participation in this program will be deducted monthly from chapter allocations.

Please recall that the foregoing does not include workers’ compensation or automobile insurance, including hired and non-owned automobiles, nor does it furnish event coverage. Any workers’ compensation or automobile exposures should be insured locally, and Home Office encourages all chapters to consider purchasing property coverage and supplemental liability coverage through a local agent. Further, this program does not include event insurance, which is required for all parties that rent chapter buildings for approved activities.

A certificate of liability insurance can be made available upon request; please submit the Request for Proof of Insurance form on page 7.

This Guide is no longer distributed in paper form to the chapters and Fraternal Corporations. Your Community Outreach Advisor will email this guide to you. If you need more copies, please go through your Community Outreach Advisor. However, if you do need assistance, please contact your Community Outreach Advisor.

Risk Management
Phone: (402) 271-7224
email: riskmanagement@woodmenlife.org
fax: (402) 341-0656

Table of Contents

GENERAL LIABILITY INSURANCE

SUMMARY OF COVERAGE	1
SUMMARY OF POLICY PROVISIONS	1
UNAPPROVED ACTIVITIES.....	2
LIABILITY EXCLUSIONS.....	3
FREQUENTLY ASKED QUESTIONS.....	3
EVENT INSURANCE	5
IN THE EVENT OF A CLAIM	5
INCIDENT REPORT.....	6
REQUEST FOR PROOF OF INSURANCE	7

PROPERTY PROGRAM

SCOPE OF PROGRAM	8
SUMMARY OF PROVISIONS	8
COVERED LOSSES.....	9
EXCLUSIONS	9
TRAILER INSURANCE	10
FREQUENTLY ASKED QUESTIONS.....	11
IN THE EVENT OF A CLAIM	12
CLAIM FORM.....	13
IMPORTANT CONTACTS	14

Summary of General Liability Insurance for WoodmenLife Fraternal Corporations and Chapters

Insured:	Woodmen of the World Fraternal Corporations, Camps, Chapters, & Jurisdictions
Limits:	\$1,000,000 per occurrence/ \$2,000,000 aggregate
Deductible:	\$1,000

This insurance summary is furnished to you as a matter of information for your convenience. It only summarizes the listed policy and is not intended to reflect all the terms and conditions or exclusions of such policy. Moreover, the information contained in this summary reflects coverage as of the effective date of the policy and does not include subsequent changes. This summary is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policy. The insurance afforded by the listed policy is subject to all the terms, exclusions and conditions of such policy.

General Liability Insurance Summary of Policy Provisions

Who is Covered?

This policy insures all chapters and fraternal corporations, their officers and members for bodily injury or property damage caused by negligent acts of the insured while participating in approved, covered activities.

Proof of Insurance

A certificate of insurance is available upon request and can be obtained by completing the Request for Proof of Insurance form in this Guide and submitting the completed form and copy of the written contract (if applicable) to the Home Office, attention Risk Management.

Limits of Liability

The limits of this policy for bodily injury and property damage are \$1,000,000 per occurrence, with a \$2,000,000 aggregate. This means that the maximum paid per claim would be \$1,000,000, and the maximum paid under this policy for all claims in a policy year would be \$2,000,000.

Deductible

The policy has a deductible of \$250,000 for Fraternal Corporations and chapters. WoodmenLife is prepared to assist in covering expenses above \$1,000. However, if the chapter or fraternal corporation is participating in an unapproved activity, WoodmenLife may expect the chapter or fraternal corporation to assume full responsibility for the entire deductible (or the entire claim, if the insurer denies the claim).

Additionally, if during a chapter or Fraternal Corporation activity, or during any activity sponsored by a third-party renting chapter or Fraternal Corporation property, alcohol is sold to any member or guest or served to any minor, regardless of whether that minor is a member or guest, WoodmenLife may expect the chapter or fraternal corporation to assume full responsibility for the entire deductible.

Medical Payments

The policy does not provide for “without liability” medical payments. However, medical expenses may be covered by the chapter or Fraternal Corporation medical insurance policies. (See your Regional Director or Community Outreach Advisor for details on the medical insurance policies.)

Covered Activities

This policy is meant to cover loss exposures arising from approved chapter and Fraternal Corporation activities.

▪ **Unapproved Fraternal Corporation/Camp/Chapter Activities**

Examples of unapproved activities or those that could jeopardize coverage include:

- Events involving firearms, explosives and fireworks where the chapter/members, not a third-party vendor, is responsible for handling those materials.
- Events where chapters, members, associates, fraternal corporation employees are responsible and take temporary custody of minor children.
- Events involving participation in or organization of contact sports, and other physical activities where the fraternal corporation or chapter, not a third-party vendor, is responsible for supervision, equipment, and safety of attendees. An event organized involving the observation of sporting activities is OK.
- Games of chance where money or other items of value can be won.
- Rock Climbing Walls where participants are strapped and harnessed.
- Events where alcohol or other intoxicating substances are provided and sold by anyone.
- Events where members race motorized vehicles where the chapter/members, not a third-party vendor, is responsible for supervision, equipment, and safety of attendees.
- Events where, for any reason, supervision of rented items (e.g. inflatables) cannot be maintained for the duration of the event by either a third-party vendor or fraternal corporation or chapter members.
- Haunted Houses.
- Events involving carnival rides whether operated by chapter members, fraternal corporation members, or a third party.

- Any event, activity, lease, rental, or otherwise whereby a properly considered written agreement is not in place when it would be customary or prudent to have such an agreement.
- **Third-Party Rentals***: In addition to the above activities, this insurance also provides coverage for chapters and fraternal corporations that rent their property to a third party. Coverage does not extend to the individual/group who has rented the hall, regardless of whether that individual is a member or non-member. All renters, regardless of their status, are required to provide to the chapter or fraternal corporation a Certificate of Liability Insurance as proof that the renter is adequately insured. For all rentals, a written agreement between the parties is required.
- **Leasing***: If a chapter or fraternal corporation leases office space to an individual (such as to a Sales Representative) or to a business, the coverage will again extend to the chapter or fraternal corporation but not to the lessee. The Home Office recommends that a hold harmless agreement be executed with the lessee; a local attorney will be able to assist with the language for the agreement. Chapters may not lease property to outside businesses on a long-term basis.

* Failure to use written agreements will cause WoodmenLife to expect the chapter or Fraternal Corporation to assume full responsibility for any claims. A template agreement for the rental of chapter or Fraternal Corporation property is available upon request. Chapters and Fraternal Corporations should seek the guidance of a local counsel for assistance in modifying the template agreement or to develop a written agreement more appropriate to their situation and circumstances. Please contact the Manager, Community Projects and Administration in the Fraternal Outreach Department at the Home Office for more information regarding the template agreement.

Claims Reporting

Regardless of the amount of the claim or potential claim, you should give prompt notice of any claim made, any action or suit, or any proceeding, event or development which in your judgment might result in a claim. Follow the instructions found on page 6.

You should not admit liability for, volunteer settlements of or incur any expenses in connection with any claim, unless you are directed to do so by the Home Office or the liability insurance carrier.

Claim Settlement

If the Home Office assists in covering the deductible (between \$1,000 and \$250,000), the Home Office retains sole authority for settling the claim.

Liability Exclusions

Exclusions to your policy include but are not limited to the following:

Workers' Compensation

This policy will not cover losses sustained by a chapter or fraternal corporation employee who would normally be covered under workers' compensation. Please check with a local insurance agent or attorney to determine the workers' compensation requirements in your state.

Employer's Liability

This policy will not cover losses arising from the employment of any person by a chapter or fraternal corporation.

Pollution Liability

This policy will not cover losses resulting from the actual, alleged or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants.

Liquor Consumption

This policy will not cover a chapter or fraternal corporation if alcohol is served to a person under the legal drinking age or if alcohol is sold in general to anyone of legal age.

Organized Speed Contests Involving Mobile Equipment

This policy will not cover losses resulting from the use of mobile equipment in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

Aircraft/Automobiles

This policy will not cover losses resulting from any use of aircraft or automobiles, including trucks or trailers.

Watercraft

This policy will not cover losses resulting from the use of watercraft other than canoes and small outboard boats.

Expected or Intended Injury

This policy will not cover an injury or loss sustained by a chapter or fraternal corporation when that injury or loss was expected or intended from the standpoint of the chapter or fraternal corporation.

Frequently Asked Questions

- **Does this liability insurance cover only chapters or fraternal corporations that own property?**
No, the coverage applies to all WoodmenLife chapters and fraternal corporations. Coverage applies to chapter and fraternal corporation activities that are held on either WoodmenLife- or non-WoodmenLife-owned property. However, non-members would not be protected by this coverage.
- **Does the liability insurance apply if we rent our chapter or fraternal corporation buildings or land to other groups or individuals?**
The liability insurance applies if the chapter or fraternal corporation buildings or land are rented to others; however, coverage does not extend to the party renting the premises. Example: The property is rented to Group A. During Group A's event, someone is hurt, and sues both Group A and the chapter or fraternal corporation for negligence. This liability policy will cover the chapter or fraternal corporation, but will not cover Group A. If you do rent your property to others, the Home Office recommends that you request a Certificate of Insurance to ensure that the renter has adequate coverage. Most homeowners' insurance policies should protect individual renters.
- **Does this policy cover swimming pools?**
Yes, the chapter and fraternal corporation liability coverage does extend to liability incurred due to the operation of a swimming pool. However, all necessary safety precautions should continue to be maintained. All lifeguards on duty should have the proper training and certification.
- **Who pays for this coverage?**
Each chapter is assessed a portion of the annual premium for this coverage, which is deducted from the chapter's monthly allocations. Fraternal corporations have their liability premiums deducted from their allocations. WoodmenLife subsidizes the cost of this coverage to ensure that it is affordable for all chapters and fraternal corporations.

- **Can my chapter or fraternal corporation obtain its own liability coverage locally?**

All chapters and fraternal corporations are included in the liability insurance program coordinated through the Home Office. Chapters and fraternal corporations should, however, obtain local coverage to cover the liability of anything excluded from the Home Office Program, and chapters are free to secure separate/additional liability coverage through a local agent.

- **Is the chapter or fraternal corporation responsible for the full deductible if a claim occurs?**

The chapter or fraternal corporation is responsible for at least the \$1000 deductible per claim. If the claim resulted from participation in or sponsorship of an unapproved activity, the chapter or fraternal corporation would likely assume responsibility for the entire deductible up to \$250,000, subject to the discretion of Home Office.

- **What should I do if our chapter or fraternal corporation contracts with a group or individual who requests to see proof of our insurance?**

A certificate of Insurance evidencing liability coverage may be obtained by submitting the Request for Proof of Insurance form contained later in this guide, along with a copy of the written contract (if applicable) to riskmanagement@woodmenlife.org

- **What if our chapter or fraternal corporation sponsors an activity that is not covered under the Chapter and Fraternal Corporation Liability Policy?**

If you need insurance for an activity that is not covered by this liability insurance policy, or if you are unsure if your activities are covered, please contact riskmanagement@woodmenlife.org. Home Office can offer advice on securing appropriate coverage for the activity.

- **The chapters and fraternal corporations have only \$1,000,000 in primary general liability coverage. Should we buy additional coverage?**

Chapters are free to contact a local agent to consider the purchase of separate/additional liability coverage. If you have questions regarding additional coverage, please contact the Home Office at riskmanagement@woodmenlife.org or (402) 271-7224.

- **Our chapter and fraternal corporation wishes to hold "x" activity. Is this activity covered by our liability insurance policy?**

Most "normal" chapter and fraternal corporation activities are covered. This includes general business meetings, picnics, walk- a-thons, etc. Some activities that are not covered include the sale of alcoholic beverages, certain sporting activities, non-chapter sponsored concerts, and fireworks stands or displays. Check covered activities in the Chapter and Fraternal Corporation Guide or contact Risk Management at the Home Office if you have questions.

- **Does the chapter and fraternal corporation liability insurance program cover WoodmenLife National Board members?**

Yes, National Board members are covered in their roles as Board members.

- **If Recruiting Sales Managers or Sales Representatives are renting office space in a building or working out of the same office, is there liability coverage through WoodmenLife?**

No, there is no coverage for any tenants. Tenant liability insurance and property insurance can be purchased through a local insurance agency. You may be able to purchase a BOP (Business Owners Policy); ask your local insurance agent.

- **Are Halloween haunted houses covered under the liability insurance program?**

WoodmenLife treats a haunted house as an unapproved activity.

Event Insurance

Special Event Liability Insurance for short-term events is required to be obtained by those renting chapter buildings. This insurance coverage is important to protect the chapter's interests should property damage or an injury occur during the event. General liability coverage insuring the rental party is also acceptable, but proof of the same should be secured prior to any event.

In the Event of a Claim:

WoodmenLife will strive to provide accurate, equitable and prompt assistance. You can help us reach these goals by following the steps below:

- If an injury occurs, make sure that the injured party receives immediate treatment. DO NOT state that the treatment will be covered by WoodmenLife, regardless of the circumstances. Any such statement could cause the insurer to deny coverage. Do not attempt to settle the claim yourself.
 - Document the situation. Write down dates, times, and names. Take photographs of the injury or property damage if a camera is readily available.
 - Notify the police if a law may have been violated.
 - Complete the incident report on the next page. If more than one person is injured, a separate incident report should be completed for each injured person. The incident report should be completed as soon as possible after the event.
 - Obtain contact information for any witnesses present.
 - Submit the completed incident report to:
WoodmenLife Risk Management
1700 Farnam Street
Omaha, NE 68102
Email: riskmanagement@woodmenlife.org
FAX: 402-341-0656
 - If the incident report is not submitted in a timely manner, an insurer could deny coverage due to delay or failure to cooperate. Furthermore, chapters or fraternal corporations that do not submit the incident report in a timely manner may be responsible for the entire deductible of \$250,000. (WoodmenLife would not assist in covering expenses between \$1,000 and \$250,000.)
- If the injury occurred at a chapter or Fraternal Corporation function, obtain a chapter or Fraternal Corporation medical claim form from your Community Outreach Advisor. See the Chapter, Fraternal Corporation and Guest Medical Insurance Guide (Form 7629).
 - If a lawsuit is served on an insured party, immediately forward to:
(see form 7629 for more information)
WoodmenLife
Legal Department
1700 Farnam Street
Omaha, NE 68102
Email: legal_mailbox@woodmenlife.org
FAX: 402-341-0656



General Liability/Medical Incident Report

General Liability Medical

This incident report is mandatory before any claims will be considered and is absolutely required for all incidents. A separate claim form must be completed in addition to this incident report.

State and Chapter #: _____

Date of Incident: _____ Time of Incident: _____

Location of Incident: _____

Claimant

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____ Date of Birth: _____

Occupation: _____

Description of Incident (Use Revers Side if Necessary): _____

Describe any Injuries: _____

Witnesses

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ ZIP: _____

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ ZIP: _____

Contact Person: _____

Relationship to Chapter/Fraternal Corporation: _____

Phone: _____ Form Completed By: _____

Submit completed form to: WoodmenLife, Attn: Risk Management, 1700 Farnam Street, Omaha, NE, 68102, riskmanagement@woodmenlife.org or by fax 402-341-0656.

WoodmenLife Fraternal Corporations and Chapters
REQUEST FOR PROOF OF INSURANCE

Property Insurance General Liability

(check all that apply)

DATE: _____

STATE/CHAPTER NUMBER OR
FRATERNAL CORPORATION: _____

CERTIFICATE HOLDER NAME: _____
(Group or Person requesting proof of insurance)

CERTIFICATE HOLDER ADDRESS: _____

CERTIFICATE HOLDER CITY, STATE, ZIP: _____

CERTIFICATE HOLDER PHONE NUMBER: _____

CERTIFICATE HOLDER FAX NUMBER: _____

DATE(S) OF ACTIVITY: _____

DESCRIPTION OF ACTIVITY: _____

LOCATION OF ACTIVITY: _____

SPECIAL INSTRUCTION: _____

ARE THERE ANY OTHER ENTITIES
PARTICIPATING BESIDES
WOODMENLIFE?
(if yes, please identify): _____

REQUESTED BY: _____

TITLED: _____
(Must be Chapter Officer, Sales associate, Community Outreach Advisor)

TELEPHONE NUMBER: _____

MAIL, FAX, OR EMAIL THIS COMPLETED REPORT FORM TO:

WoodmenLife
Risk Management
1700 Farnam Street
Omaha, NE 68102
riskmanagement@woodmenlife.org
FAX: 402-341-0656

Scope of Property Program for WoodmenLife Chapters

Eligible Entities:	Woodmen of the World Chapters & Jurisdictions
Limits:	As indicated per chapter
Deductible:	\$2,500 (specific to each participant)

Coverage applies only to WoodmenLife chapters that have elected to participate in the program. In general, the Program follows the terms of a 2020 policy of insurance provided by Hallmark Insurance Company and is interpreted in accordance with the provisions and exclusions thereof.

This summary is furnished to you as a matter of information for your convenience. It is not intended to reflect all the terms and conditions or exclusions of the Program. Moreover, the information contained in this summary does not include subsequent changes. This summary is not an insurance policy.

Property Program

Summary of Provisions

Who is Covered?

The Program generally covers the physical property of each chapter that has elected to participate in the program. Please note that if your chapter leases space to another group or individual, the property of that lessee is not covered under this Program.

Replacement Cost

Please take the opportunity to determine the full replacement cost of the chapter property, and, if necessary, request an increase in coverage from the Home Office. All such increases are subject to approval.

Limits of Liability

The limits of this policy for property damage are as originally indicated on each chapter's application and election form and then maintained in a Statement of Value kept at the Home Office. You should choose a limit adequate to have the covered property replaced, should a total loss occur.

Deductible

A deductible of \$2,500 is applied to individual chapters.

Covered Property

The Program is meant to cover your financial interest in your chapter building(s) and its contents.

Building - The insured building or structure. While at the covered location, the policy will also cover:

- Additions to the building under construction.
- Alterations and repairs to the building.
- Fixtures, machinery and equipment that are a permanent part of the building.
- Materials, machinery, equipment, supplies, and temporary structures used for making additions, alterations or repairs to the building.
- Personal property used to maintain or service the building.
- Signs – \$2,500 per sign per occurrence
- Above-ground swimming pools – coverage for collapse, only if the building collapses by a covered peril, as well.

Contents - The Program will cover a chapter's contents while in or on the insured building, or within 1,000 feet of the building. Contents include stock, furniture, fixtures, machinery, equipment, supplies, other movable items owned by and used in the administration of the chapter.

Property Not Covered

- Growing crops
- Paved or concrete surfaces, as well as washout of unpaved or gravel roads/driveways
- Property damaged via earth movement (except earthquake), sinkholes, and landslides
- Foundations or supports below the surface of the lowest floor or basement
- Animals
- Outdoor trees, shrubs, plants – \$250 per tree, shrub, plant up to \$1,000 total per occurrence
- Vehicles or machines required to be licensed to run on public roads
- Boats, "except rowboats or canoes, while on insured premises and while out of the water"
- Retaining walls that are not part of the building
- Any property belonging to a renter or lessee.

This is not an all-encompassing list.

Claims Reporting

See Page 13.

Covered Losses

Direct physical damage caused by perils not excluded, such as the following:

- Fire
- Lightning
- Explosion
- Wind
- Hail
- Vandalism
- Flood*
- Earthquake (Annual aggregate limits apply)
- Smoke
- Aircraft or Self-propelled Missiles
- Sprinkler Leakage
- Volcanic Action
- Electrical Arcing
- Sudden and Accidental Mechanical Breakdown of certain Equipment

* If your property is located in the 100-Year Flood Zone, you should purchase flood insurance from the Federal Flood Program. A local insurance agent can help you obtain coverage. If doing so, please report to Risk Management, 402-271-7224, riskmanagement@woodmenlife.org

Exclusions (No Coverage)

Exclusions include, but are not limited to, the following:

Acts or Decisions

No coverage for losses resulting from acts or decisions, or failures to act or decide, of any person, group, organization, or governmental body.

Disappearance

No coverage for losses resulting from a disappearance or shortage discovered upon taking inventory, where no physical evidence of the cause of loss exists.

Dishonesty

No coverage for losses resulting from fraudulent, dishonest or criminal acts or omissions committed by an employee or representative of the chapter acting alone or with others, anyone authorized to act for the chapter, or anyone to whom the chapter entrusted the property for any purpose. This exclusion does not apply to acts of vandalism. To obtain employee dishonesty coverage, please contact a local agent.

Errors in Systems Programming

No coverage for losses resulting from errors in systems programming or errors in instructions to a machine.

Governmental Action

No coverage for losses resulting from seizure, confiscation, expropriation, nationalization, or destruction of property by order of governmental authority. This exclusion does not apply to destruction of property ordered by the government to prevent the spread of fire.

Insects or Animals

No coverage for losses resulting from nesting or infestation by, or discharge of waste products, or secretions of insects, birds, rodents, or other animals.

Mistakes

No coverage for losses resulting from errors in the development, distribution, processing, manufacturing, testing, installation, alteration, or repair of property.

Nuclear Hazard

No coverage for losses resulting from nuclear reaction or radiation, or radioactive contamination.

Planning, Design, Materials, or Maintenance

No coverage for losses resulting from faulty, inadequate or defective planning, zoning, development, surveying, siting; design, specifications, plans, workmanship, repair, construction, renovation, remodeling, grading, compaction; materials used in repair, construction, renovation or remodeling; or maintenance of any insured property.

Pollutants

No coverage for losses resulting from the discharge, dispersal, seepage, migration, release, or escape of pollutants.

Settling

No coverage for losses resulting from settling, cracking, shrinking, bulging, or expansion, including but not limited to paved or concrete surfaces, foundations, walls, floors, roofs, ceilings, and swimming pools.

War and Military Action

No coverage for losses resulting from war (including undeclared civil war), warlike action by a military force, including anything done to hinder or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents, or insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these actions. Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Wear and Tear

No coverage for losses resulting from wear and tear or gradual deterioration. It is of the utmost importance that buildings be properly maintained so as not to jeopardize coverage.

Mold

In order to reduce the likelihood of this exclusion applying, please check your facility on a regular basis and take immediate steps to eliminate conditions that might lead to mold. This would be especially true following a storm that might have created damage to your facility.

Trailer Insurance

Trailers have been widely used across the WoodmenLife chapter and corporation system. The trailers range from open flatbed trailers to large enclosed trailers to trailers with large cookers attached.

The Program does not provide coverage for trailers of any kind (including towable cookers/grills).

The type of trailer you have and the way you use it will dictate the kind of insurance coverage you need. Some of the insurance coverages you may need for your trailer include general liability, collision and/or comprehensive. Generally, insurance coverage for a trailer is found on an auto policy. It is important to check your local laws to determine: (1) the registration/ licensure requirements for your type of trailer; and (2) which insurance coverages and coverage limits are required. A local agent can assist you.

The "owner" is whoever is registering and licensing the trailer – a chapter, fraternal corporation or an individual. The owner needs to include the trailer on his/her auto insurance policy so coverage is in place for any physical damage that would occur to the trailer. In addition, that auto policy should provide liability coverage while the trailer is stationary. Liability coverage while the trailer is in transit is found under the policy for the vehicle that is pulling the

trailer. The vehicle being used to tow a trailer should also have the proper coverages for towing the trailer. Do not assume that every individual towing a trailer has the proper coverages in place. It is up to the chapter or fraternal corporation to determine whether the proper insurance coverages are in place.

Note that a trailer in tow and a trailer that is stationary (unhooked from a vehicle) may require different coverages. Check with the owner's and/or the towing vehicle's insurance companies to determine what coverages are in place and if those coverages are sufficient.

Chapter property that is stored inside of a trailer may be included on the property insurance policy. To ensure that those items are properly covered, please provide information and values to the Home Office for preapproval.

Each chapter should have best practices in place for storage of trailers and cookers. Trailers should be stored and secured in one location when not in use, and one individual should be placed in charge of holding keys. We also recommend developing a check in/out procedure that utilizes a calendar in a central location to ensure the location of the trailer is known. This will help to maintain the security of the trailer and provide better tracking of the trailer and the keys for each use.

If you use your vehicle to pull trailers, you should purchase trailer insurance or double check that your auto insurance covers any trailers pulled by your vehicle. The proper insurance will protect you from financial hardship if you damage the contents of the trailer and/or cause property damage or bodily injury while using your trailer.

Frequently Asked Questions

- **Do all of the chapters have coverage through the group program offered by the Home Office?**
No, only those chapters that have completed a property insurance application and election form, and have been approved by the Home Office, are covered by this program. Chapters are free to pursue property/casualty coverage through a local agent.
- **How does a chapter go about participating in the Home Office Program?**
Please contact your Community Outreach Advisor, who will assist you in completing the process. He/She will contact the Fraternal Accounting Specialist at the Home Office and request a Property Program application. Once the application is completed and returned to the Home Office, you will receive an election form that provides the participation cost. If the quote is acceptable, sign and return the election form.
- **How are the property program premiums paid?**
The premiums are deducted from a chapter's monthly allocations.
- **How do I know what values to provide?**
The Program is currently intended to provide replacement cost. Therefore, you should attempt to value what it would cost to adequately replace/rebuild the property today. Because building costs vary greatly throughout the country, it would be difficult for the Home Office to offer advice on this amount.
- **Can my chapter get a lower deductible or coinsurance amount?**
A \$2,500 deductible is the lowest deductible available to individual chapters. It is possible that a chapter may be able to obtain competitive or better coverage in lieu of the Home Office Program through a local agent.
- **Does this insurance program cover flood losses?**
Some flood losses are covered, but because flood losses are prohibitively expensive to remediate, the Home Office recommends that individual chapters carry government flood insurance whenever they are eligible to participate.

In the Event of a Claim

▪ What to do when a property loss occurs:

1. Complete the loss notice on page 13 and report the loss immediately to Home Office Risk Management at 402-271-7224 or riskmanagement@woodmenlife.org. Provide a description of the damages, date of loss, address of loss, local contact name, and phone number. Visit the location to inspect the damage as soon as possible.
2. Take all reasonable steps to protect the property from further damage and make necessary temporary repairs:
 - Board up openings in the damaged structure
 - Cover openings in the roof
 - Drain heating or water systems
 - Report downed power lines or gas leaks
 - Separate damaged items
3. Take pictures of the damage.
4. Cooperate with the insurance company and arrange for them to inspect the property when requested.
5. If the loss is caused by theft, notify the police.
6. Keep an accurate record of repair costs.
7. Prepare a list of damaged or lost items.
8. Discuss with the insurance company adjuster before disposing of items.
9. Arrange for repair estimates and forward them to the adjuster for review.

Contact Risk Management at (402) 271-7224, riskmanagement@woodmenlife.org, if you have questions about the handling of the claim.

WOODMENLIFE CHAPTERS
INITIAL PROPERTY LOSS NOTICE

DIRECTIONS: PLEASE FULLY COMPLETE AND SEND, FAX or EMAIL TO:

WoodmenLife
Attn: Risk Management
1700 Farnam St.
Omaha, NE 68102
Phone: 402-271-7224 / Fax: 402-341-0656 / : riskmanagement@woodmenlife.org

TODAY'S DATE: _____

CHAPTER INFO: Chapter #: _____
Chapter/Address: _____
City / State / ZIP: _____
Name of Contact Person: _____
Phone Number of Contact: _____
Fax Number of Contact: _____
Email Address of Contact: _____

DATE OF LOSS: _____

TYPE OF LOSS (please circle): fire wind hail smoke water other: _____

***Detailed Description of Loss:**
Please include quality photos of all angles of the reported damage (submitting photos via email is preferred to maintain the quality of the pictures).

PRINTED NAME: _____

SIGNATURE: _____

IMPORTANT CONTACTS:

Risk Management

WoodmenLife

1700 Farnam Street

Omaha, NE 68102

Phone: (402) 271-7224

Fax: (402) 341-0656

riskmanagement@woodmenlife.org

Fraternal Outreach Division

1700 Farnam Street

Omaha, NE 68102

Phone: (402) 271-7233 (select option #2)

Fax: (402) 449-7733

fraternal_outreach_mailbox@woodmenlife.org



Woodmen of the World Life Insurance Society
Home Office: Omaha, Nebraska
1-800-225-3108
woodmenlife.org
An Equal Opportunity Organization