

FRATERNAL LIABILITY INSURANCE MEMO:

This is an overview guide for the types of insurance held by most State Fraternal Group and the activities covered. Local Fraternal Groups must apply for insurance for the types of activities they sponsor. Because there are many complex situations that may arise involving products and coverage, fraternal groups should seek competent professional guidance from a local liability insurance professional.

A. State Officers and Personnel

As long as a State officer or other State personnel of the State are participating in a State activity either traveling to an activity and or at the State activity, they should be covered by liability insurance maintained by the State Fraternal Group. Moreover, if the State Fraternal Group has a home or office, it should have appropriate liability insurance for the activities. Please check with your State Fraternal Organization regarding activities covered.

B. Local Fraternal Activities

The State Fraternal Group **does not** insure any local fraternal activities including but not limited to meetings and social events such as: festivals, corn roasts, steak fry's, fish fry's, and or any other fund raisers. The local fraternal group must purchase its own liability insurance for these events.

C. Fraternal Halls

The State Fraternal Group **does not** insure any local fraternal halls (buildings), bars, parking lots, athletic fields, swimming pools, golf courses, etc. owned by the local fraternal group or the local fraternal group home association. It must carry its own liability insurance.

D. Statewide Program – Exception for Fraternal Group Members

Any member of a subordinate fraternal who participates in the Special State Wide State Sponsored programs may be insured against liability under the special insurance policy purchased. Please check with your state organization to verify coverage.