



Lodge Loss Prevention

An Overview

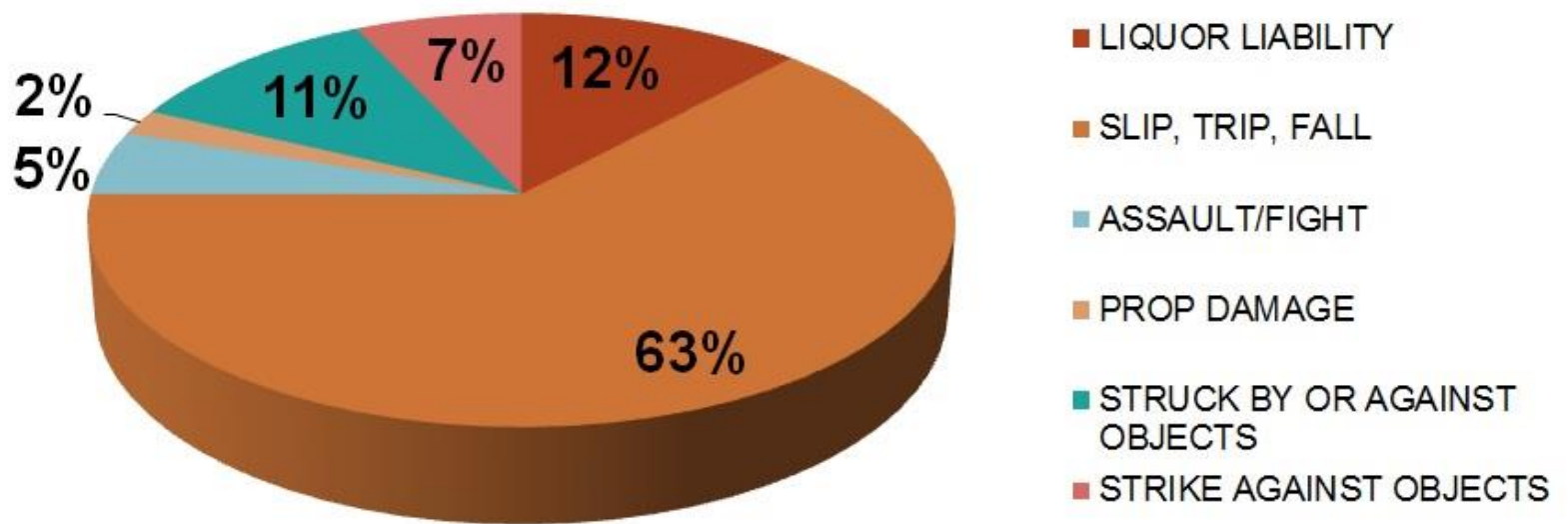


Think Safety First

Things To Know:

- ❖ **Trending Claims**
- ❖ **Responsible Alcohol Service & Legalized Marijuana**
- ❖ **Slip, Trip & Falls**
- ❖ **Volunteer Insurance Offered Through Lockton**
- ❖ **Sexual Harassment**
- ❖ **Hall Rental Insurance – REMINDERS!**
- ❖ **Social Quarters Incident Log**
- ❖ **Risk Pool Overview**
- ❖ **References & Contacts**

Trending Claims 2018-2019



Responsible Alcohol Service and Legalized Marijuana

- All bartenders must be TIPS certified (or state equivalent training) prior to serving any members.
- Speak with members upon arrival and look for clues of intoxication or altered state due to marijuana use. The combination of alcohol and marijuana heightens the effects of one or both.
- Serve water with all drinks and offer food (high in fat like pizza or anything deep fried) which will help in slowing down consumption rate.
- Follow standard drinking recipes. *Do not over pour!*
- Train all bartenders on how to handle an intoxicated or “high” member and when to alert an Officer or Manager.
- Know When & How to complete an incident report.
- Simply taking an intoxicated member’s car keys is not enough. Put into place a Designated Driver Program or a Taxi Program. Consider involving Law Enforcement for assistance if member refuses offer of alternate ride.

TiPS Online Training

The Website for on-line TIPS training is www.gettips.com.

Discount code for the on-line TIPS training is MOOSETIPS.

For further information on TIPS training, please contact the
Moose Training Manager
at (630)966-2294.

*Check your state and local county rules and regulations regarding alcohol sales and service. Lodges must abide by their local Liquor Laws.

Slip, Trip & Fall

- Keep Lodge floor surfaces clean and dry.
- Ensure that servers/bartenders are wearing proper footwear. (i.e. no flips flops)
- Special attention should be given to Lodge entrances inside & out especially during inclement weather. Clean mats should be in place.
- If floors are cleaned while members and guests are still on the premises, close off the section to guide them away from the area. Place “CAUTION” signs out to alert people to the potential area of danger.
- Inspect stairways. *Check your local code to ensure compliance.
- Maintain a well lit parking lot and service areas.
- Keep the parking lot and sidewalks in good repair. Make sure that all cracks and potholes are repaired. Be aware of the areas YOU are responsible for.
- Use markings such as contrasting colors of paint or signs to point out hazards such as parking bumpers, stops, and stairways.
- Minimize the effects of weather by removing snow and using sand or salt on the walkways when appropriate.

Kitchen & Food Safety

- ✓ Floors should never be slippery. In wet or greasy areas as near stoves, dishwashers or ice machines, the floors should be made of non-skid material or be covered with rubber mats (check with your local health department).
- ✓ Spilled food or broken dishware should be cleaned up immediately. Vacuums or a broom and dustpan should be used for cleanup. Never pick up broken glass with your hands.
- ✓ Machines used for slicing, cutting, grinding, etc. should have guards placed on all toggle switches to prevent accidental starting. All such machines should have their controls set to zero (neutral) when not in use.
- ✓ Proper precautions should be taken when handling hot items. Follow the Deep Fat Fryer Safety Guidelines.
- ✓ Burns and “blow-back” remain the primary accident and injury exposure when working with gas equipment, such as stoves and ovens. Follow the manufacturer’s recommended maintenance procedures and have the systems serviced on a regular basis.
- ✓ Permits & Licenses should be updated regularly. Daily inspection of all equipment should be completed.
- ✓ REMEMBER: Clean — Wash hands and surfaces often. Separate — Don't cross-contaminate. Cook — Cook to the right temperature. Chill — Refrigerate promptly.

Volunteer Insurance

HAZARDS INSURED AGAINST:

Supervised and Sponsored Activities of the Loyal Order of Moose Lodge.

Regardless of Liability.

Contact Lockton at (866) 836-3373 for more information and pricing.

Sexual Harassment Overview

View the Lodge Sexual Harassment PowerPoint for the complete presentation.

- Develop policy and procedures in handling complaints.
- Demonstrate your willingness to hear and objectively discuss complaints.
- Respond to any employee's complaint as soon as possible.
- Tell the employee that confidentiality will be respected as much as possible but cannot be assured in order to investigate fully and properly.
- Do not object if an employee prefers to or actually does bypass the standard chain of command.
- Immediately report any complaint that you receive from your employees or incidents that you witness involving other supervisors' employees to the appropriate person.
- **Never engage in retaliation against an employee who complains of sexual harassment.**
- If a complaint is against a member/guest, address the issue by adhering to the General Laws.
- Educate your employees regarding your Sexual Harassment Policy.

Sexual Harassment Prevention

DON'T:

- Ignore a complaint or problem.
- Deviate from your own policy.
- Discuss with the harasser over coffee.
- Put the complainant & the harasser in a room to sort it out.
- Punish or retaliate against the complainant.
- Incomplete investigations. Or passing investigation to someone else.
- “Oh, that’s just Joe.”

Hall Rental Insurance

REMINDER!

When Renting to a Non-Profit, City/Municipal Entity

- Renting Entity's Insurance must have Liquor Liability & NOT Host Liquor.
- Lodge and Moose International must be named as an Additional Insured on a Primary Basis.
- Send the Certificate of Insurance for review to General Governor's Office or Risk Management for review.

Social Quarters Incident Log

Contact Risk Management to request
for a Log Book at (630) 859-6615.

Every Lodge operating a Social Quarters should have and be using the Social Quarters Incident Report Log Book. It only needs to be filled out (in pen by one person) if there is an incident in the Social Quarters. Which includes:

1. Injury to a guest or member.
2. Injury to an employee or volunteer.
3. Property damage.
4. A physical altercation.
5. Theft from a guest or member.
6. Theft from an employee or volunteer.
7. A slip, trip, or fall.
8. Inappropriate conduct, speech, or actions that could give rise to a claim of sexual harassment.
9. The denial of service to a person or persons. (Be specific)

NOTE: Do not fill out the Log Book unless there is an incident. Do not tear off a page as they are numbered.

Risk Pool Overview

- General Liability & Directors & Officers Insurance for all Lodges which includes Liquor. **(NOT HEALTH INSURANCE)**
- Risk Pool Assessments:
 - a) Based on membership, loss history and venue.
 - b) The 2018-2019 assessments will vary in the amount each Lodge pays, some Lodges will see a decrease; some will remain the same; and some will show a slight increase.
- Contact Risk Management prior to purchasing any other Liability Insurance to discuss at (630) 859-2000 x 6615.
- Review of The Insurance Reference Manual by all Board of Officers is required by Risk Management. Be sure to include the “Date Viewed” in the Lodge Safety Form.
- Certificates of Insurance, please contact Lockton Affinity at **1-866-836-3373**

Lodge Safety Inspection Form

Due May 15th Annually:

(Online Form will open April 15th)

- If submitted on time, the Lodge will receive a \$100 credit towards their next year's Risk Pool Assessment. Online form will be available April 15th.
- MUST be completed through the Moose Admin.

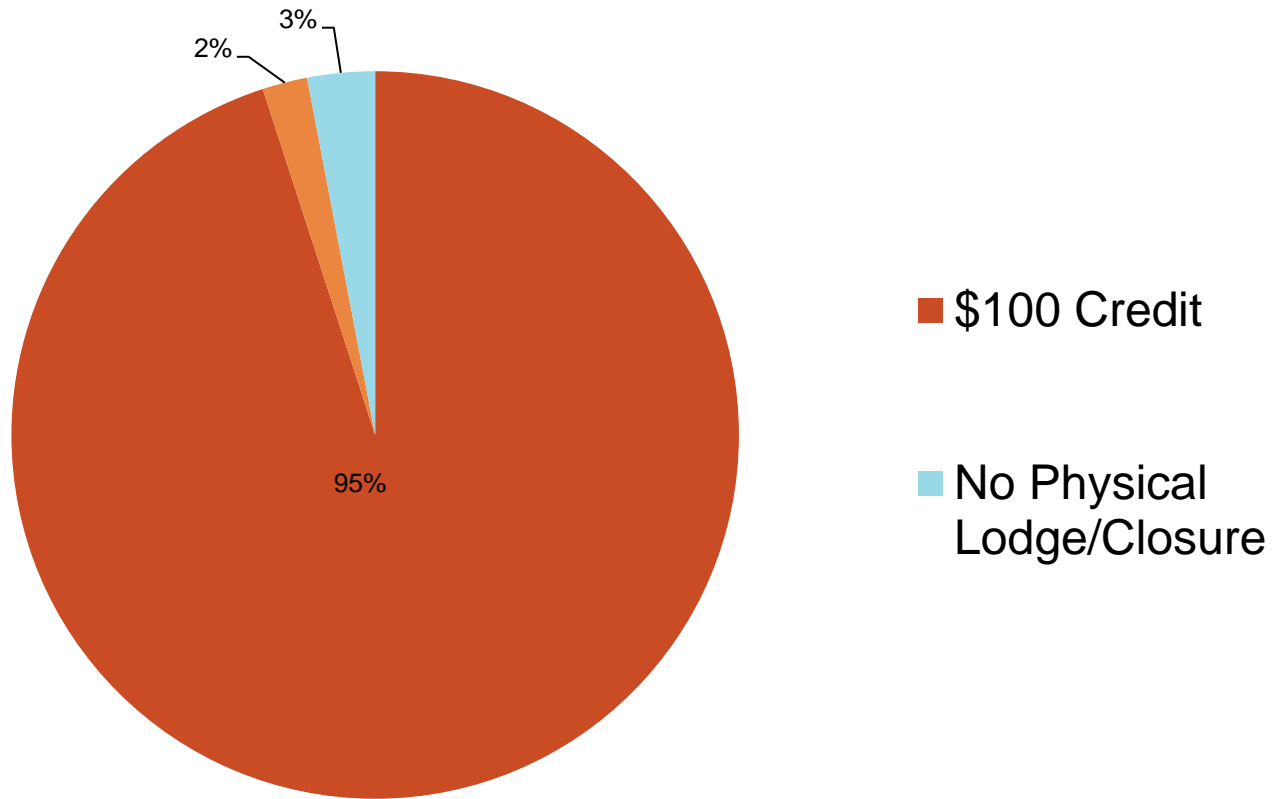
Note: Double check that the form is saved. Get the errors out!

If you reopen the form and it is blank, it means that it did not save.

- Loss Prevention PowerPoint must be viewed by all Lodge Officers. This is available online in the Moose International website.

Lodge Safety Inspection

Form Stats May 15, 2019 Deadline



Do you have a plan?

GOALS FOR 2020

100% Lodge Safety Form Compliance

Form Opens April 15th and closed by midnight May 15th.
\$100 Credit towards Risk Assessment if form received by May 15th.

Safety – Premises & Alcohol

Lodge maintenance inside and out.
Food handling and kitchen safety.
Responsible alcohol service.

Prevent D&O & Employment Claims

Know your local labor laws.
Educate your leadership & employees on Sexual Harassment.
Investigate complaints objectively.

Contacts

 **To report Injuries or Property Damage to others sustained on Lodge property or because of Lodge operations:**

Gallagher-Bassett

877-566-6735

 **To report Directors & Officers Claims:**

Risk Management

630-859-2000 x 6615

 **To report Property Damage due to fire, lightning, windstorm, etc. If purchased through the Moose Property & Fidelity Program.**

Lockton Affinity

866-836-3373

 **To request Certificates of Insurance:**

Lockton Affinity

866-836-3373

References

Insurance Reference Manual

Lodge Sexual Harassment Prevention

How to Investigate Complaints

CAP (Continuous Accident Prevention) Booklet