







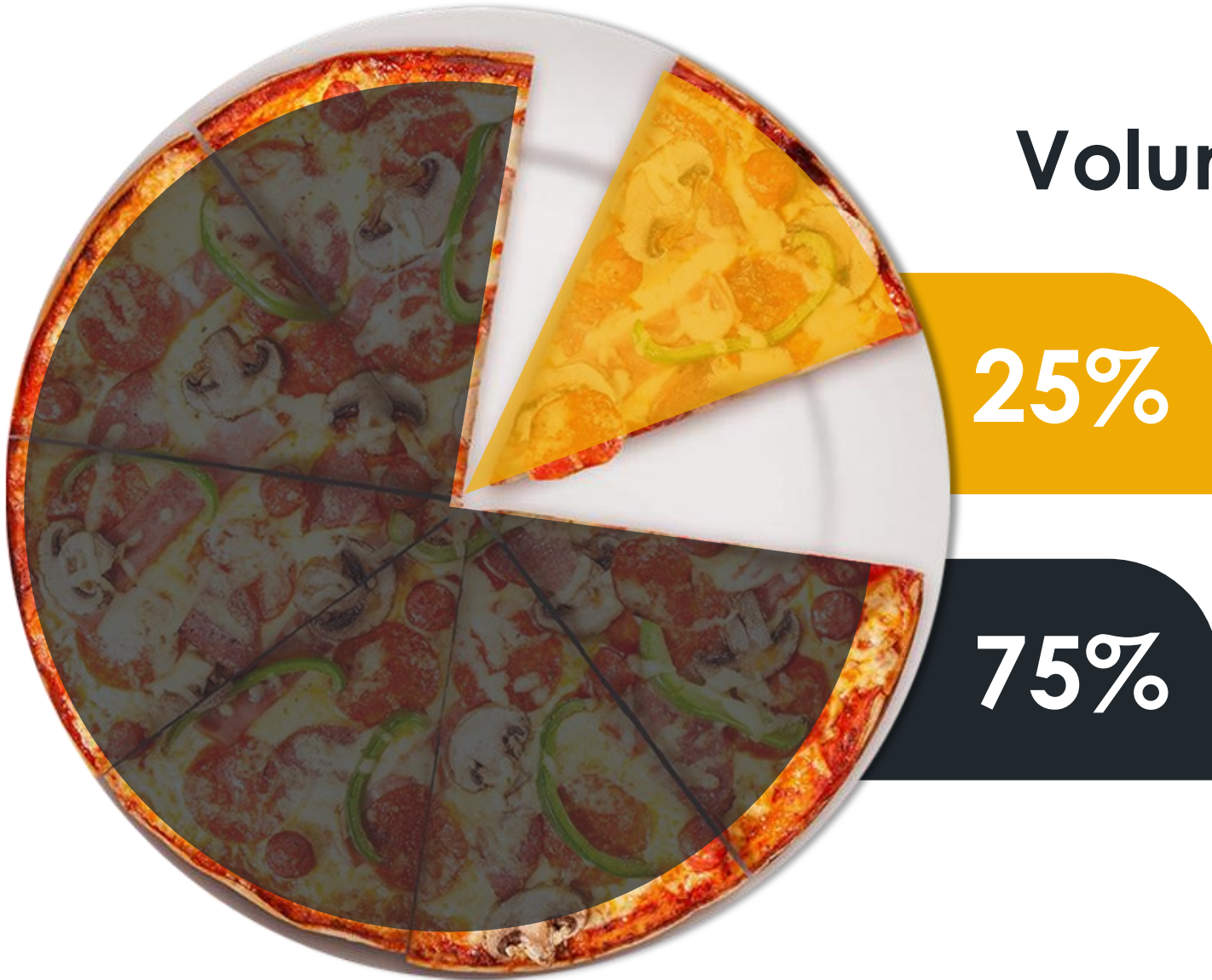
Volunteer Insurance Overview



What is a Volunteer?

-  No monetary compensation.
-  Training is a perk.
-  The relationship is a set expectation.
-  Volunteer Agreement.
-  As needed basis.
-  Does not receive benefits.

Volunteers v. Employees



25%

Approximate Percent of Employees.

75%

Approximate Volunteer.

Did You Know?

Workers' Compensation Insurance excludes coverage for volunteers?

If your Lodge has Workers' Compensation coverage, your employees are protected, but unfortunately your volunteers are not.



Volunteer Insurance

HAZARDS INSURED AGAINST:

Supervised and Sponsored
Activities of the Loyal Order of
Moose Lodge

Schedule of Benefits

ACCIDENTAL DEATH & DISMEMBERMENT

Amount of Insurance:

\$100,000

Loss Period: 365 Days from the date of covered accident.



ACCIDENTAL MEDICAL & DENTAL

Amount of Insurance:

\$50,000

Loss Period: 90 days after the covered event.



ANNUAL PREMIUM – Number of Volunteers

1-25 Volunteers
\$200



76-100 Volunteers
\$500



26-50 Volunteers
\$300



100+ Volunteers
\$600



51-75 Volunteers
\$400



Contact Lockton for questions regarding premium.



Benefits of Volunteer Insurance



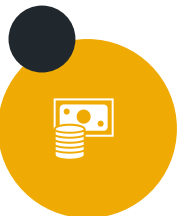
Coverage during sponsored events or activities.



Encourages membership and participation in events sponsored by your organization



Offered on a Primary Basis.



Prevents injury lawsuits as a result of volunteering.



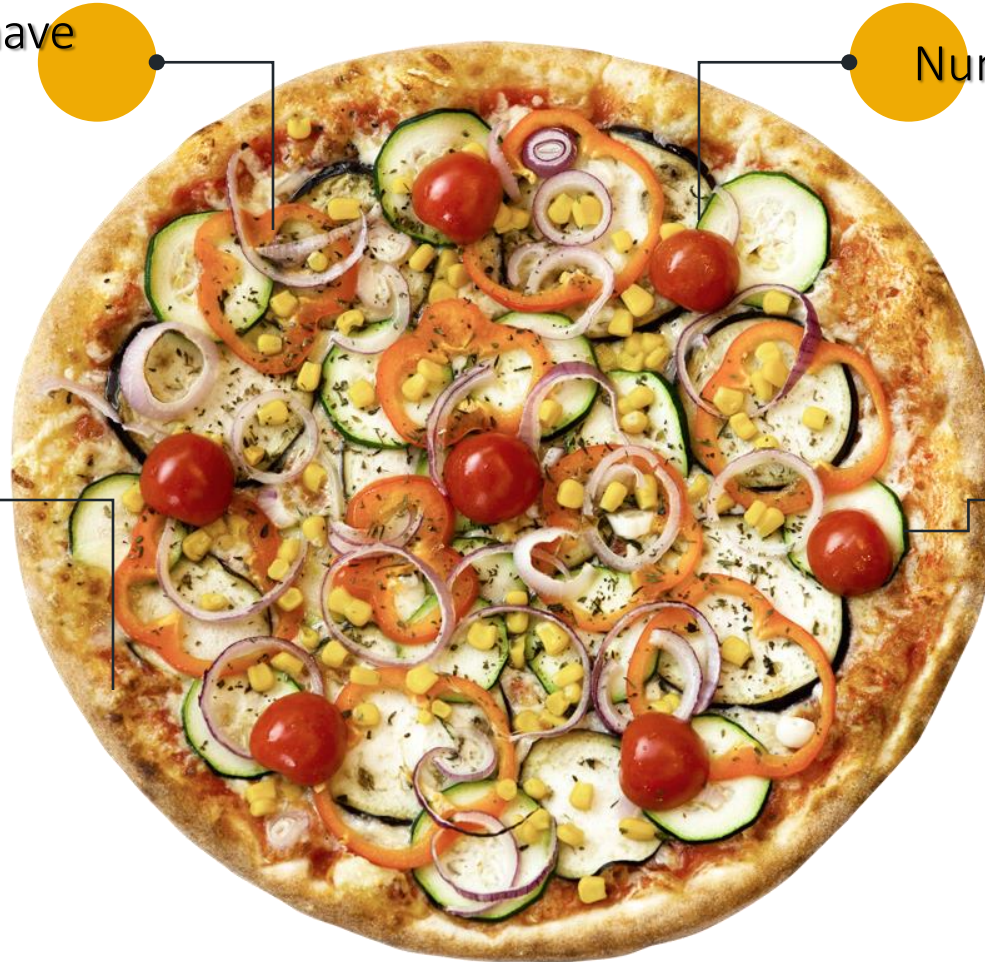
Is Volunteer Insurance a good fit for your Lodge?

How many volunteers for you have per year?.

Number of Employees v. Volunteers.

Cost Benefit Analysis.

Are your volunteers true volunteers?





For more information and purchase coverage,
contact Lockton at (866) 836-3373