

## **Friendly Fifth Friday News March 11, 2016**

In an attempt to help our lodge leaders become more familiar with resources, changes, deadlines and other information, I will compile a weekly "Friendly Fifth Friday News" email to our leadership. Some of the information you might already have, but hopefully it will be a good reminder for all of us (me included) of all the great resources that Sons of Norway has to offer. **Please feel free to cut and paste any of this information for your lodge's use!**

Darlene Arneson, District 5 Secretary

### **About the Lodge Liability Policy- What it covers**

Source: Dean Nelson, Sons of Norway Controller

Dean Nelson  
Controller

Sons of Norway  
[612.821.4634](tel:612.821.4634) Direct  
[800.945.8851](tel:800.945.8851)  
fax [612.827.0658](tel:612.827.0658)  
[dnelson@sofn.com](mailto:dnelson@sofn.com)

(August 2015 letter to lodges)

RE:           **LOCAL LODGE LIABILITY COVERAGE**

This letter describes the insurance coverage in effect for the Local, District, and International Lodges. Any time an event occurs at your lodge where someone is injured, or you have any specific problem, you should immediately contact Dean Nelson or Liz Reque at the International Headquarters so that you can discuss specifically what coverages might be available to your local lodge under the policy. Failure of your lodge to contact the Home Office immediately can jeopardize coverage.

**1.     Who writes the coverage?**

The coverage is written through the Aon Risk Services Central, 8300 Norman Center Drive, Suite 1000, Minneapolis, MN 55437, telephone: 952-886-8001.

**2.     Who is covered by the policy?**

The policy covers the International Lodge, the District Lodges, and the Local Lodges of Sons of Norway. It also covers the members of such lodges for liability in the event of negligence by the lodges in sponsoring, hosting, or providing lodge activities.

**3.     What is covered?**

In essence, we have a contract which covers all claims where negligence is established against the lodge arising out of a lodge activity which causes injury to a person. There are some exclusions.

#### 4. What is excluded?

a. Fireworks:

The policy does not cover bodily injury or property damage arising out of any fireworks display conducted or sponsored by a lodge or member of a lodge.

b. Watercraft owned:

The policy does not cover liability as a result of watercraft owned by a lodge or member of a lodge. Optional limited coverage is available on request, however, such optional coverage would be provided only while a boat is parked or in storage. There is no coverage while a boat is "in motion" such as while in the water or being towed on a trailer.

c. Intentional Acts:

The policy does not cover bodily injury or property damage which is intentionally inflicted. This would basically exclude, among other things, assault and battery.

d. Vehicles:

If any lodge owns a vehicle and it is used in connection with lodge activities, there is no coverage. If a lodge member is using his or her automobile for a lodge event, the insurance coverage on that vehicle would be the primary coverage for the owner or driver of the vehicle.

e. Worker's Compensation:

There is no coverage under the policy for employees of the lodge for injuries or disease resulting in the course and scope of such employment by the lodge. If a lodge member (volunteer) is injured while performing service to the lodge, please contact Liz Reque at the International Headquarters at (800) 945-8851 or (612) 821-4608.

f. Pollution:

All general liability policies today, including Sons of Norway's, contain a pollution exclusion, which means the policy will not cover any claim related to causing or aggravating a pollution problem.

g. Lodge-Owned Real Estate:

This policy does not cover lodge-owned real estate. This policy does cover lodge events which occur at the lodge-owned real estate, but this policy does not provide fire, extended or other coverage to non-lodge events or to the lodge building itself.

#### 5. What about liquor liability coverage?

Included in the general liability policy is coverage for liquor liability. There are shared limits among all lodges of \$1 million per incident; \$1 million aggregate. This insurance is not intended to cover lodges that have bars or commercial establishments involved in the sale of

alcohol. Such lodges must have separate coverage for these commercial activities. This is coverage for lodge events that have or serve alcohol including beer or wine.

## 6. What are the lodge liability limits?

The policy limit on the lodge liability program is \$1 million per occurrence and \$3 million aggregate. Sons of Norway also maintain umbrella coverage for loss in excess of the base policy.

## 7. What about lawyer fees and court costs?

The policy provides legal counsel, covers defense costs and court costs incurred in handling a claim. It is urgent that the lodge contact Liz Reque at (800) 945-8851 or (612) 821- 4608 immediately when there is any accident or other event which causes injury or harm to any person at a lodge event.

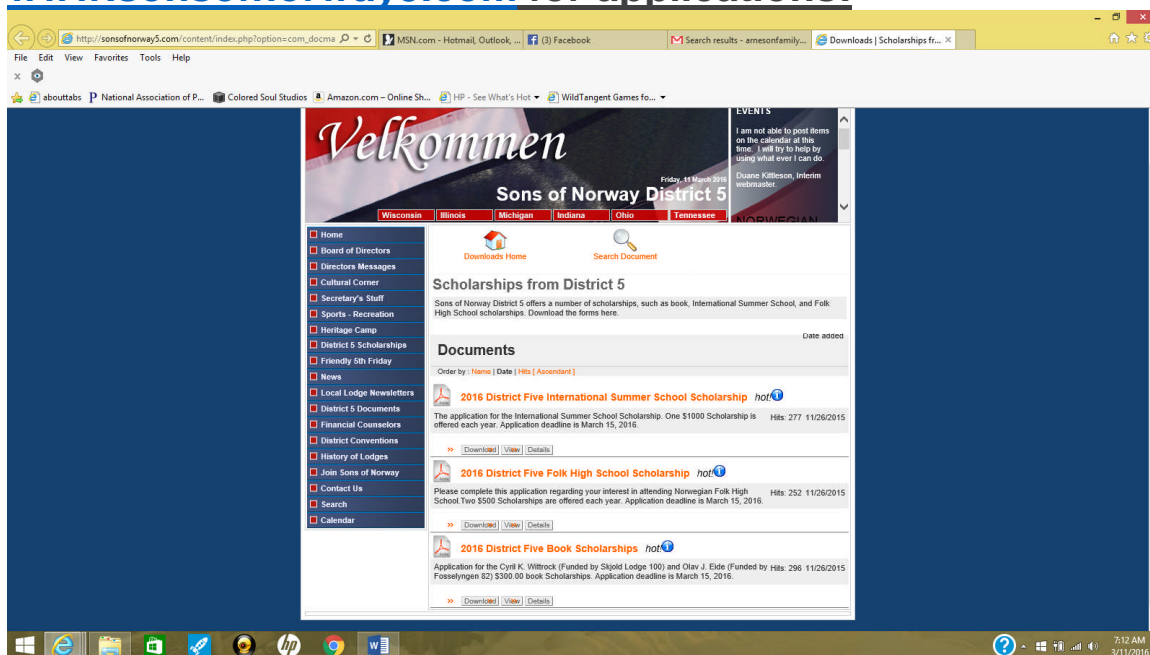
## 8. What about exempting lodges that own their own buildings?

We have not been successful in securing coverage that allows Sons of Norway lodges that own buildings to be exempt from the local lodge insurance just because they have a building which has other coverage. There are a number of reasons for this including the group basis for our premium. Tom Brussell from Aon will be happy to review your building insurance to see if there is any way to save premium for you.

## 9. What about camp coverage?

Because Sons of Norway does not have an ownership interest in any camp, we are unable to secure coverage. You may contact Valerie Booker at AON for a quote, or explore local coverage.

## Due March 15- District Scholarships! Look at [www.sonsofnorway5.com](http://www.sonsofnorway5.com) for applications!



The screenshot shows a web browser displaying the website for Sons of Norway District 5. The page features a navigation menu on the left with options like Home, Board of Directors, and Local Lodge Newsletters. The main content area is titled "Scholarships from District 5" and lists three scholarship opportunities with their respective deadlines and application details. The top of the page has a banner with the word "Velkommen" and a date of Friday, 11 March 2016. The browser's address bar shows the URL "http://www.sonsofnorway5.com/content/index.php?option=com\_content...".

**Velkommen**  
Friday, 11 March 2016  
Sons of Norway District 5  
Wisconsin Illinois Michigan Indiana Ohio Tennessee

**Scholarships from District 5**  
Sons of Norway District 5 offers a number of scholarships, such as book, International Summer School, and Folk High School scholarships. Download the forms here.

**Documents**

Document Title	Hot	Hits	Date
2016 District Five International Summer School Scholarship	hot	277	11/28/2015
2016 District Five Folk High School Scholarship	hot	252	11/28/2015
2016 District Five Book Scholarships	hot	296	11/28/2015

# 2016 Sons of Norway District Five Family Bowling Tournament Instructions

Tournament Dates: January 1, 2016 to April 30, 2016

Categories: Adult men lane bowlers  
Adult women lane bowlers  
Youth ages 12 to 17 lane bowlers  
Youth ages 11 and under lane bowlers  
Wii bowling (all ages)

There is an entry fee of \$5.00 for each bowler that bowls in the tournament. Make check payable to:  
**Sons of Norway District Five Scholarship Fund.**

Rules:

- Lane bowlers shall submit electronic results from the bowling facility or the Wii bowling results including the entry fees to Andrew Johnsen by May 10, 2015.
- The bowling score used to determine the high scoring bowlers will be the average of three games.
- The bowler of each category who has the best score will receive a District Five Bowling Certificate and also will be acknowledged on the District Five Website.
- Please indicate the participating lodge name and number, the category (see above listed categories) for each bowler, and the high scoring bowler's names and addresses.

Send scores, information requested above about bowlers and fees to:

Andrew Johnsen

Fifth District Sports Director

11906 Hawthorne Place

Cedar Lake, IN 46303

email address is: [aijohnsen@att.net](mailto:aijohnsen@att.net)

# 2016 Sons of Norway 5th District Bowling Tournament

## Entrants Form

**Lodge name:** \_\_\_\_\_ **Lodge #:** \_\_\_\_\_

Questions, email [aijohnsen@tt.net](mailto:aijohnsen@tt.net) or call: 219-374-7696 Lane Bowlers

Name	Address	Category	Avg. Score
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____

### WII Bowlers

1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____