



**Elks State Training
Accident Prevention and Insurance Risk
Committee Overview**

Presented by:



Agenda

- **Committee Objective**
- **Exalted Ruler Focus Areas**
 - Safety Plan Implementation
 - Establishing an Accident Prevention Program at the Local Lodge
 - Implementing the Local Lodge Plan
 - Responsibilities
 - Accident Reporting
 - Recommended Training Policies/Procedures
 - Responsible Management/Business Review
- **Contact Information**



Committee Objective

- To minimize the possibility of accidents or claims by avoiding injuries to guests, members and employees considering these four areas:
 1. Each Lodge properly inform employees or volunteers engaged in the service of alcoholic beverages that under no circumstances is service to be provided to minors; any party who is or may be believed to be intoxicated; or in violation of any state or local laws
 - Claims that involve the service of alcohol are the most costly with the most potential for catastrophic loss
 - Each Lodge must have a procedure whereby someone in authority is available to discontinue the service of alcoholic beverages or to reinforce the server's decision to stop service
 - As an adjunct to the Lodge's Drug Awareness Program, it is also strongly recommended that each Lodge seriously consider incorporating a means to monitor and assist any Members who appear to have entered a path of alcohol abuse
 2. The physical part of the Lodge (Lodge building, recreational facilities, parking lot, etc.) be in good repair with all potential hazards removed
 3. Employees are trained and monitored with regards to safety and the proper use of tools - Employees must comply with work safety rules as a condition of employment
 4. Each Lodge be aware of and preferably have a discrimination policy established that reduces the possibility of claims based on gender, race, physical condition, etc. and for allegations of harassment



Exalted Ruler Focus Areas

- **Safety Plan Implementation** - Develop a safety plan tailored to the Lodge's operations using the various provisions of the Accident Prevention manual as a guideline
- **Establishing an Accident Prevention Program at the Local Lodge**
 - It is requested that each Local Lodge's Accident Prevention Manager develop a safety plan tailored to the Lodge's operations using the various provisions of this manual as a guideline
 - You may adopt the Accident Prevention manual in its entirety with the qualification that it applies only as applicable to the Lodge's operations
- **Implementing the Local Lodge Plan** - Should center its attention on identifying and eliminating accident causes before they happen
 - If an accident does occur, the cause should be determined and eliminated to avoid future accidents by:
 - Establishing policies, plans and procedures for various problems, including the service of alcoholic beverages
 - Conducting regularly scheduled inspections of the environment to detect hazardous conditions, including such things as furniture, office equipment, clerical items, tools, work equipment and appliances, buildings, parking lots, walkways, recreational facilities, etc.
 - Reviewing/evaluating an employee's safety knowledge levels and giving on-the-spot training when and where deficiencies are noted
 - Evaluations an employee's ability to perform the accident prevention procedures; taking corrective action when unsafe acts are observed; and giving commendations for jobs done safely
 - Preparing, maintaining and using appropriate documentation and aids
 - Reviewing all claims to determine the causes and to eliminate the causes
 - Referring to the "General Safety Procedures" found on pages 9-12 of the Accident Prevention manual



Exalted Ruler Focus Areas

- **Responsibilities**

- Accident prevention is everybody's business - All employees, managers and officers at all levels share the responsibility of preventing accidents and injuries
- All employees shall:
 - Follow all safety and health standards and rules (including rules regarding bar service)
 - Wear or use prescribed protective equipment
 - Report hazardous conditions to their supervisor immediately
 - Refrain from using broken or unsafe equipment
 - Promptly report any job related injury or illness to their supervisor
- All facility managers shall:
 - Personally and actively participate in the Accident Prevention Program; set an example for Locals; follow stated policies; and follow required procedures (including rules regarding bar service)
 - Insure that each employee is properly trained in the precautions and safety practices pertaining to a particular job and that the training is properly documented
 - Periodically observe each employee demonstrating their safety knowledge level pertaining to the tasks and/or work procedures that the employee may be called upon to perform. Review compliance with the program no less than on a quarterly basis
 - On a monthly basis, the facility manager or Accident Prevention Manager will make an environmental inspection to verify that the building, grounds and contents are properly maintained and are in a safe condition
 - Give on-the-spot training during work observations and follow-up whenever deficiencies are detected
 - Insure tools and equipment are inspected to maintain a hazard-free work environment; broken or unsafe equipment must be removed from service and repaired or discarded
 - Maintain adequate records



Exalted Ruler Focus Areas

- **Accident Reporting:**

- Any accidents involving bodily injury, other than work-related injuries, and any and all lawsuits should be reported immediately to:

Gallagher Bassett Services, Inc.
National Claims Unit
P. O. Box 7110 • Oakbrook Terrace, IL 60181-7110
Executive Towers West II
1411 Opus Place, Suite 400
Downers Grove, IL 60515
(800) 962-7088 • F (800) 223-7006
GB-Oakbrook_Terrace-Mail@gbtpa.com

- All losses involving Property Plus shall be reported to:

Aon Affinity Services, Inc.
200 E. Randolph Street, 4th Floor
Chicago, IL 60601-6416
(800) 421-3557 or (312) 381-2727 • F (312) 381-2751

- Work-related injuries should be reported to the Lodge's Workers Compensation carrier (all Lodges are encouraged to obtain at least a minimum premium policy—even those without employees—in the event a person claims to be an employee)

DO NOT REPORT SUCH CLAIMS TO GALLAGHER BASSETT OR AON AFFINITY SERVICES, INC.

- Questions may also be directed to the Elks Insurance Department at (773) 755-4714



Exalted Ruler Focus Areas

- **Recommended Alcohol Training Policies / Procedures:**
 - Comply with all local and state laws at all times.
 - No person shall be admitted to the facilities who is not a member or a guest
 - Minors cannot be served alcoholic beverages under any circumstances
 - If a person appears to be intoxicated or is approaching intoxication, he/she must not continue to receive alcoholic beverages under any circumstances – Note It is a server's duty to observe the patron's condition and the amount of alcohol consumed; procedures for stopping the service of alcohol in a polite but effective manner must be installed
 - It is strongly recommended that anyone involved in the service of alcohol, whether employees or volunteers, attend alcohol service training courses
 - Anyone involved in the service of alcohol should not be allowed to drink alcoholic beverages while on duty under any circumstances
 - Before being allowed to perform a specific activity for the first time, the manager shall verify that all employees received proper training in the various precautions and safety practices relevant to that activity and that the training is properly documented
 - At least once a year, employees shall demonstrate their safety knowledge levels relevant to their tasks and/or work procedures through yearly safety knowledge reviews, formal training courses, if applicable, and/or documented work observations conducted by the manager or supervisor
 - All employees, volunteers and members should be made aware that discriminatory practices are not acceptable and will not be tolerated between member/employee or between employee/employee



Exalted Ruler Focus Areas

- **Responsible Management / Business Review**
 - Local Lodge management, including officers, directors, trustees and employed managers, is obligated to conduct Lodge business in a responsible, prudent and ethical manner to serve the interests of the Local Lodge and the Order
 - To this end, it is imperative that each Local Lodge:
 - Establish/enforce proper procedures:
 - Money handling
 - Personnel practices/procedures (establish written work rules and sexual harassment policies)
 - Review business results on an ongoing basis to ensure efficiency and avoid defalcations.
 - Establish proper rules to avoid conflict of interest or the appearance of conflict
 - It is strongly recommended that Lodge checks require at least two signatures (Lodge leadership is obligated to determine such requirements)
 - Comply with local, state, and federal laws
 - Business operational rules and requirements:
 - Properly prepare all state and federal tax reports for operations.
 - Comply with federal, state and local licensing requirements
 - Provide all required reports to the Order
 - Review of Lodge operations:
 - Outside audits
 - Analysis of operational results
 - Monitoring of compliance to established rules



Exalted Ruler Focus Areas

- **Responsible Management / Business Review, con't**

- Legal Review/Contracts:

- Regarding contractual liability, do not sign or otherwise obligate the Lodge without the advice of legal counsel or others who have knowledge of contract law (Grand Lodge must approve any long-term leases)
- If a portion of the Lodge's building(s), parking lot(s), or other Lodge facilities is leased to others, make sure the tenant provides indemnification from any claims arising out of the tenant's use of the facilities, except in cases where the Lodge is found to be solely negligent
- If possible, service contracts should be established before there is a need for service (caterers, facility managers, snow removal, electricians, plumbers, equipment servicers, etc.)
 - These contracts should state that the contractor will indemnify the Lodge from all negligence except for cases where the Lodge is solely negligent
 - They should require the contractor to provide evidence of insurance on a continuing basis that names the Lodge as an additional insured and provides contractual liability coverage insuring the indemnification
- Review all past legal documents and contracts to establish compliance with the recommended procedures
- Local Lodges should never, under any circumstances, assume responsibility for an individual's or business's business operations or attempt to use the Elks insurance or self-insurance programs to benefit others
- Lodges that own or operate substantial business operations that are not directly related to a Lodge's general operations must obtain separate and independent liability insurance and seek approval to include such operations in the Elks Property Plus Program (this includes operations conducted by the Lodge and leased to others)
- All Lodges must comply with the Statutes of the Order



Exalted Ruler Focus Areas

- **Responsible Management / Business Review, con't**
 - Local Lodge management must be aware of all local, state and federal reporting/compliance requirements
 - Safety and Health
 - OSHA
 - Right to Know
 - Workers Compensation rules
 - Established procedures for food handling and health requirements.
 - Various specific safety and health procedures and reporting requirements.
 - Family Medical Leave Act
 - Employment
 - Wage and hour rules (Fair Labor Standards Act)
 - Benefit compliance
 - Discrimination rules (Federal-Local)
 - Disability rules (Immigration Control – IRCA)
 - Employee tax withholding rules
 - Work rules
 - Sexual harassment policy with instructions for employees who wish to make a complaint
 - Full compliance with HIPAA requirements regarding employee health/medical information



Accident Prevention Committee

State Association Accident Prevention Committee

Gary Eckendrode, State Chair

Cape Henlopen Lodge #2540

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Who is your local lodge Accident Prevention Manager?



Questions



<http://www.elks.org/grandlodge/manuals/downloadPDF.cfm?thepdfID=99>