

Covers veterans posts (VFW, American Legion, AMVETS, DAV), fraternal orders and lodges (Elks, Moose, Eagles, Masonic, Knights of Columbus, Odd Fellows), and similar member organizations — including those that run a canteen or bar, rent their hall, operate charitable gaming, or hold community events. Complete with ACORD 125/126. Attach the liquor license, gaming license, and a sample hall rental agreement.

1 APPLICANT / ORGANIZATION INFORMATION

LEGAL ORGANIZATION NAME	POST / LODGE NUMBER	FEIN	YEARS OPERATING
POST / LODGE ADDRESS	CITY / STATE / ZIP	WEBSITE	

Tax status:
☐ 501(c)(19) veterans ☐ 501(c)(8) or (10) fraternal ☐ 501(c)(7) social club ☐ 501(c)(3) ☐ Other

COMMANDER / EXALTED RULER / CONTACT	PHONE	EMAIL

NATIONAL / GRAND LODGE AFFILIATION	BUILDING OWNED OR LEASED? YEAR BUILT

2 OPERATIONS

DESCRIPTION OF THE ORGANIZATION (MEMBERS, PROGRAMS, BUILDING, EVENTS)

Activities (check all):

- ☐ Canteen / bar open to members ☐ Bar open to the public ☐ Kitchen / food service ☐ Hall rentals ☐ Bingo, pull tabs, or raffles
☐ Gaming machines ☐ Honor guard / parades ☐ Youth programs

Size and volume:

Members Hall capacity Bar days open per week Hall rentals per year Paid employees

3 EXPOSURE & RISK QUESTIONS — BAR, LIQUOR & HALL RENTALS

Whether a club can be sued for serving a guest who later causes a crash depends on its liquor license and state law. Hall rentals put outside groups, their alcohol, and their guests under the organization's roof.

3-1 Does the organization hold a liquor license, and is liquor liability insured separately from GL?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-2 Are bartenders trained in responsible serving (TIPS, ServSafe Alcohol) and checking ID?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-3 Do member volunteers tend bar, and are they covered and trained like employees?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-4 Are guests and the public served, or only members with sign-in records?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-5 Are there written rules for cutting off service and arranging rides home?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-6 Do hall renters sign agreements and provide their own liability and liquor coverage naming the organization?	☐ Yes ☐ No
IF YES, EXPLAIN	
3-7 Are fights, security incidents, or police calls recorded, and how many in the last 3 years?	☐ Yes ☐ No
IF YES, EXPLAIN	

3-8 Has the organization been sued after a guest was injured or caused a crash after drinking there? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — GAMING, MONEY & BUILDING

A state gambling commission alleged a VFW post manager took more than \$300,000 by skimming bar and pull-tab cash; less than half of one year's pull-tab sales reached the post's gaming account.

4-1 Does the organization run bingo, pull tabs, raffles, or gaming machines under a state license? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are gaming and bar receipts counted by two people and deposited daily into separate accounts? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are books reconciled monthly and audited annually by someone other than the treasurer? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are post or lodge credit card sales processed only through the organization's own merchant account? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is the building older than 40 years, and have wiring, roof, and plumbing been updated? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are there stairs, basement halls, or accessibility issues for elderly members? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the honor guard handle firearms, and are rifles stored and transported securely? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$, ILLUSTRATIVE)	NUMBER OF PAID EMPLOYEES	VOLUNTEER BARTENDERS
ANNUAL LIQUOR SALES (\$, ILLUSTRATIVE)	ANNUAL GAMING GROSS (\$, ILLUSTRATIVE)	HALL RENTAL INCOME (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years.

CURRENT GL CARRIER	LIQUOR LIABILITY LIMIT	CRIME / EMPLOYEE THEFT LIMIT

6-1 Has any carrier declined, cancelled, or non-renewed coverage for this organization in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has the organization had a theft, embezzlement, or gaming-license violation in the last 10 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$, ILLUSTRATIVE)	OPEN / CLOSED

6-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

7

RISK MANAGEMENT & SAFETY

7-1

Are cameras installed at the bar, cash office, and gaming areas?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2

Are officers who handle money bonded or covered by crime insurance?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3

Is the building inspected annually for fire safety and slip-and-fall hazards?

☐ Yes ☐ No

IF YES, EXPLAIN

8

SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE