



# Thompkins



## MASONIC INSURANCE PROGRAM

*Serving the needs of Masonic Organizations*

### Policy Features PROGRAM FOR SHRINERS

Named Insured includes All Clubs and Units of the Shrine. Coverage does not extend to Property or Liability for Buildings owned by a Shrine Club unless they are scheduled on the Policy. Shrine Club owned buildings can be covered by a separate policy, or endorsed to the Shrine policy if requested.

Shriners International, An Iowa Corporation; Shriners Hospitals For Children; A Colorado Corporation; and All Its Affiliated Corporations, as their interest may appear are Included as Additional Insured on General Liability, Auto Liability, Umbrella Liability Policies. **Required by Imperial Council.**

Coverage includes Participation in Parades and there is No Charge for Participation in Parades that are not sponsored by the Shrine.

Activities of the Shrine, it's Clubs and Units are Covered unless Excluded. Some Events are excluded with the provision that Coverage can be added upon Receipt of Required Documentation (See Following Pages).

#### Thompkins Masonic Insurance Program

The Masonic Insurance Program has served the diverse needs of the Masonic fraternity for over 50 years. Our foundation of cost-effective solutions delivered with high quality personal service is a key element that sets us apart. Through partnering with your local agent we bring you the exact program you need.

#### MMA Programs

As a Program Administrator, MMA Programs underwrites and delivers specialty insurance solutions to targeting industries. Working with insurance brokers who specialize in the classes of business served by our programs, we provide collaborative and advantaged solutions to program buyers. MMA programs are a division of Marsh & McLennan Insurance Agency LLC Company.



**I. Circuses or Ice Shows**

**Can be added** upon Receipt of Items listed below. All Animal Rides for the Public are excluded.

- Copy of Contract with Promoter/Operator - Must contain Broad Hold Harmless and Agree to add the Shrine, Shriners International and Shriners Hospitals for Children as Additional Insureds. **Required By Imperial Council.**
- The Promoter/Operator must provide a Certificate of Insurance prior to the Event. The Certificate of Insurance must state that Coverage Is Provided for Animal Acts. **Required By Imperial Council.**
- A copy of the Contract between the Insured and the Premises Owner for the Location of the Event.

**II. Carnivals**

**Can be added** upon Receipt of Items listed below. All Mechanical Amusement Rides are Excluded.

- Copy of Contract with Promoter/Operator - must contain Broad Hold Harmless and Agree to add the Shrine, Shriners International and Shriners Hospitals for Children as Additional Insureds. **Required By Imperial Council.**
- The Promoter/Operator must provide a Certificate of Insurance prior to the Event.
- A copy of the Contract between the Insured and the Premises Owner for the Location of the Event.

**III. Rodeos**

**Can be added** upon Receipt of Items listed below. All Coverage for Participants, All Animal Rides for, or Participation by, the General Public are Excluded.

- Copies of All Contracts with Promoters, Sponsors, or Stock Providers - must contain Broad Hold Harmless and Agree to add The Shrine, Shriners International and Shriners Hospitals For Children as Additional Insureds. **Required By Imperial Council.**
- The Promoter/Operator must provide a Certificate of Insurance prior to the Event.
- A copy of the Contract between the Insured and the Premises Owner for the Location of the Event.



## I. Horse Shows

(Exclusion does not apply to normal competitions, drills, practices, etc., of the Clubs and Units)

**Can be added** upon Receipt of Items listed below. Athletic Participant Exclusion applies.

- Copies of all Contracts with Promoters, Sponsors, or Stock Providers – must contain Broad Hold Harmless and Agree to add the Shrine, Shriners International and Shriners Hospital For Children as Additional Insureds. **Required By Imperial Council.**
- The Promoter/Operator must provide a Certificate of Insurance prior to the Event.
- A copy of the Contract between the Insured and the Premises Owner for the Location of the Event.
- Copy of Entry Form, including the Name of Sanctioning Agency or Affiliation. These should contain a Waiver releasing the Shrine from any claim or damages to the Entrant and their Animal.
- Schedule of Events and/or Program.
- Estimated number of admissions.

## II. Turkey, Trap or Skeet Shooting

(Exclusion does not apply to normal competitions, drills, practices, etc. of the Clubs and Units)

**Can be added** upon Receipt of Items listed below. Athletic Participant Exclusion applies.

- The Event should be held at a Qualified, Licensed Gun Range or Club.
- The Event should be open only to Members and Guests (No Public Admissions).
- Skeet Release should be by Machine.
- Copy of Flyer and/or Entry Forms which should include a waiver of liability to protect the Shrine from injuries sustained by participants.
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## EXCLUDED ACTIVITIES/EVENTS (Continued)

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### III. Athletic Events

(Such as Baseball, Football, Basketball, Foot Races (including Marathons) and Soccer Games where the Shrine Temple has the responsibility of organizing, selecting the participants and staging or producing the Event itself and where an Admission is charged to members of the Public)

Golf Tournaments involving Members and their Guests as Participants are not considered an Athletic Event.

Golf Tournaments open to the Public **can be added** upon receipt of the items listed below.

- Copy of Flyer and/or Entry Forms which should include a waiver of liability to protect the Shrine from Injuries sustained by Participants.
- Estimated number of admissions.

Fishing Tournaments involving the General Public can be added upon receipt of the items listed below.

- Entry Forms should indicate that Participants enter at their own risk and the Shrine is not responsible for Loss of Property, or Injuries Sustained, during the Event.
- All Personally Owned Vessels should carry Liability Coverage with a Minimum Limit of \$300,000 per Occurrence.

**Other Athletic Events may be added** upon receipt of Event particulars.

### IV. Campgrounds

**Can be added** upon Description of Campground Facilities, number of Spaces and Annual Receipts.

**Coverage Is Not Available For:**

**V. Aircraft (Owned, Hired and Non-Owned)**

**VI. Aircraft Rides (Including Hot Air Balloons)**

**VII. Air Shows or Parachuting Shows**

**VIII. Amusement Rides (Mechanical Amusement Devices)**

- **Animal Rides in Conjunction with a Circus or Carnival**



# Shrine Auto Coverages

- \$1,000,000 Auto Liability
- \$1,000,000 Contingent Parade Liability
- Medical Payments, PIP, Uninsured/Underinsured Motorists (Varying Limits)
  - \$500 Deductible Comprehensive
  - \$500 Deductible Collision
- \$35,000 Hired Auto Physical Damage
  - Comprehensive and Collision -\$500 Deductible

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## Regular Use Vehicles

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Vehicles owned by the Shrine and used in the daily conduct of business operations.

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## Transport Vehicles

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Vehicles used to transport patients to the Shrine Hospitals (or related uses).

The Shrine must comply with The Imperial Council Manual for Hospital Van Drivers which includes The Annual Driver Certification Form. We require a copy of this form for all drivers aged 70 and above.

For Shrines that do not own their Transport Vehicles but lease a vehicle only on days they are doing Hospital Transport, coverage can be provided under Hired Auto Liability. Premium is based on Annual Rental Expenses. The Imperial Council Guidelines Apply.

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## Parade Vehicles

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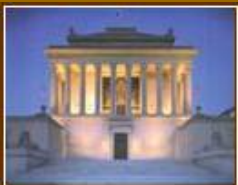
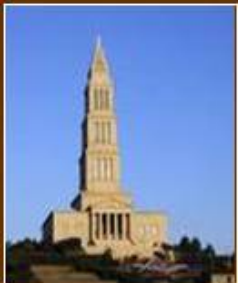
Parade Vehicle Definition: Any vehicles used by a Shrine, a Club, a Unit, or a Member, to, from, or during a parade, practice drill, club completion, exhibition, or scheduled maintenance. These vehicles may, or may not, be subject to Motor Vehicle Registration Laws. They may, or may not, be Self-Propelled. These vehicles include, but are not limited to: Ambulances, Antique Autos, Farm Equipment, Fire Trucks, Floats, Golf Carts, Hearses, Mini-Cars, Dune Buggies, Kit Cars, Motorcycles, Trucks, Private Passenger Autos, Buses, or Trailers.

Parade Vehicles owned by the Shrine, it's Clubs, or Units must be scheduled on the Auto Policy. Coverage for Medical Payments, PIP, UM, Comprehensive, Collision is available at Special Program Rates. Premiums for Parade Vehicles are fully earned.

Parade Vehicles **owned by Individual Members are not scheduled** on the Auto Policy. These Vehicles are Covered under the Contingent Parade Liability Form which provides Coverage (Liability Only) for Members using their Own Vehicles and serves to extend the Named Insured to include the Individual Owner in the event of a suit. Contingent Liability is excess of any insurance the Member may maintain.



*This provides only a summary of some of the coverages provided. Same coverages may not be available in all states.*



# Thompkins

## Masonic Insurance Program

A Marsh & McLennan Insurance Agency, LLC company



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