



Risk Management & Insurance Coverage for Halls & Lodges

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2026 Lodge Leadership Retreats



Masons
of California

Key Objectives

- Adequate Insurance Coverage for Halls and Lodges
- Enrollment process
- What is covered in each program
- Captive Property Insurance Program
- Hall Assessment Program
- Where to go for help

Insurance Terminology

Broker

Insurance Carrier

Insured Risk (Coverage)

Policy Limits

Deductibles

Coverage Inclusions

Coverage Exclusions

Insurance Year (April 1st through March 31st)

Insurance Captive

Insurance Coverage

Alliant Insurance Services is the insurance broker of record for the Grand Lodge and all related entities.

Two risk management programs available through the Grand Lodge with Insurance Committee oversight:

- One for Masonic Lodges
- One for Masonic Hall Associations

Insurance Committee Role and Oversight

Planning/Risk Mitigation

- Identify Risk exposures
- Determine how much risk to assume
- Identify Risk Mitigation Methods
- Implement Risk Mitigation through Insurance
- Hire and Manage Professional Insurance Broker
- Purchase and Place Insurance Appropriately
- Annual Risk Assessment

Update on Coverage & Premiums

All lines of coverage are being renewed with minimal rate increases

Premiums will go up to the extent of increased stated values

Risk Insurance

HALLS

- Policy premiums paid by Individual Halls
- Halls must have adequate insurance coverage for Property, General Liability & Directors & Officers Liability
- Halls must obtain adequate insurance coverage either through the Grand Lodge sponsored voluntary insurance program for Halls or other source (local broker, etc.)
- No Workers Compensation included

LODGES

- Policy premiums paid by Grand Lodge
- Property, which includes certain paraphernalia, fine art, jewelry
- General Liability Coverage for 3rd party bodily injury and property damage claims

Insurance Coverage Summary: Lodges vs. Halls

Coverage	Masonic Lodges	Hall Associations
	Policy Premiums Paid by the Grand Lodge	Voluntary Insurance Coverage – Policy Premiums Paid by Individual Halls Participating in the voluntary program
Property	Yes	Yes
General Liability	Yes	Yes
Non-Owned Autos	Yes	Yes
Umbrella Liability	Yes	Yes
Crime (employee theft, dishonesty, & other crime losses)	Yes	Yes
Directors and Officers	Lodge Officers	Hall Officers and Directors
Workers Compensation	Yes	No
Tenant-User Liability Insurance (TULIP) Program (3 rd party coverage)	N/A	Per Event - Must be purchased by short-term tenants using the Hall

Workers Compensation

	Individual Lodges	Masonic Halls
Insurance Carrier	Travelers	N/A
Policy Number	UB-4W549080	N/A
Policy Coverage Period	4/1/26 – 3/31/27	N/A
Policy Limits – Employers Liability (Accidents)	\$1,000,000	N/A
Bodily injury by Disease, Each Employee	\$1,000,000	N/A
Bodily injury by Disease, Policy Limit	\$1,000,000	N/A
Employee Coverage	Yes	N/A
Deductible per claim	\$0	N/A

Workers Compensation

The Grand Lodge maintains a workers compensation policy to cover employees of the Lodges injured on the job. “Volunteer workers” are considered employees for Worker’s Compensation purposes.

Workers Compensation

There is **no** Worker's Compensation coverage provided for the Halls. If a hall creates any type of employment relationship, no matter how small, the law requires that the hall carry worker's compensation coverage; coverage is available from the State Fund at 877- 405-4545.

Hall Associations can explore alternatives to the State Fund to obtain worker's compensation insurance coverage for its employees

Alliant Program Insurance Coverage Summary for Halls

INSURER	LIMITS/DEDUCTIBLE
Property (AIG)	\$200 million limit w/ various sub-limits \$25,000 Deductible (\$100,000 for water damage claims)
General Liability (Travelers)	\$1 million limit per occurrence/\$2 million aggregate limit per location \$0 Deductible
Non-Owned Autos (Travelers)	\$1 million limit \$1,000 Deductible
Umbrella Liability (Travelers & American Fire)	\$10 million limit \$0 Deductible
Crime Liability (employee theft, dishonesty, & other crime losses) - (Federal Insurance)	\$1 million limit \$100,000 Deductible
Directors and Officers Liability (Federal Insurance)	\$1 million limit \$75,000 Deductible
Employment Practices Liability (Federal Insurance)	\$1 million limit \$100,000 Deductible*(LA, Orange, & Ventura counties: \$250,000 Deductible)
Workers Compensation (N/A)	N/A

Property Insurance Deductible

- Property Insurance Policy (AIG) through Captive Program
 - \$25,000 deductible per claim
 - \$100,000 deductible for water damage claims

General Liability

- Halls' General Liability coverage cannot be used to cover the liability of tenants or vendors
- Tenants and vendors must carry their own coverage
- Tenants and vendors must provide evidence of liability coverage

Non-Owned Auto Insurance - Halls

Claims against a Hall Association arising from use of member autos are covered at a per occurrence limit of \$1,000,000 for the Hall.

The coverage is excess the vehicle owner's personal auto coverage, and there is no coverage provided for the owner of the vehicle.

No coverage is provided for any auto owned by/registered to the Hall.

Halls' Responsibility During Open Enrollment

Open enrollment notices from broker

If already participating in the Grand Lodge sponsored insurance program, the hall has two options:

- Opt-in (renew)
- Opt-out of the program

If not participating in the Grand Lodge sponsored insurance program, the hall can:

- Opt-in Grand Lodge sponsored insurance program (new enrollment)
- Maintain coverage with current broker

Ensure insurance coverage is adequate

Respond to the broker's correspondence in a timely fashion

Alliant Insurance Services Program for Halls

Insurance

- Current Program (policy year April 1 – March 31):
 - 90% active halls participate in the Grand Lodge Sponsored Insurance program for Halls
 - Full coverage for property, general liability, and directors' and officers' liability
 - Claims reporting information provided in halls' insurance booklet
 - Valuations and desktop appraisals
 - TULIP (program offered for hall single-use renters to obtain 3rd party insurance coverage during an event)

Captive Insurance

STARTING 5/1/2026

Masonic Insurance Company

- A limited purpose, licensed insurance company formed to insure or reinsure the risk of the captive owner
- For profit C-Corp registered in Hawaii
- Risk assumed \$5M – AIG Reinsurance
- AIG Fronting
- Managed by AIG Hawaii
- Starting May 1, 2026

Why do entities set up Captives

- Reduce costs
- To fill voids in coverage
- Increase capacity through reinsurance
- Flexibility in insurance program design
- Ability to structure customized terms and conditions that enable owners to have more control over claims decisions
- To create segregated, protected pools of funds to pay for retained losses

Benefits of a Property Captive

- Cost reductions
- Earnings on investments
- Ability to insure previously uninsurable occurrences
- Resources to bring discipline and attention to risk management
- Full maintenance program
- Ability to design our own insurance program
- Potential new revenue streams

Example Hall Insurance Program

HALL PROPERTY VALUES (AS OF 2025)

Lowest value \$160,000

Highest Value \$15,000,000

Average Value \$2,300,000

Water Damage Deductible \$100,000

Other damages Deductible \$25,000

TIERED DEDUCTIBLES FOR WATER DAMAGE EXAMPLE

Values < \$500K - \$10,000

Values \$500K - \$1M - \$25,000

Values \$1M - \$5M - \$50,000

Values >\$5M -\$100,000

Hall Assessment Program

We have contracted with SnapRisk to conduct assessments of our approximately 255 Halls over the next 18 months

Engineers will go on site to each location to conduct the assessment

A report will be produced for each site complete with pictures

The following will be assessed:

- Construction – roofs, walls, mechanical etc.
- Occupancy – how is the building used, who is using it
- Protection – are there sprinklers installed
- Exposure – is it in a fire zone, what else is nearby
- Esthetics – parking lot

Anticipated Outcomes

- Gain an understanding of what we are insuring in the Captive
- Help the Halls understand their properties
- Gain an understanding of which Halls need the most attention
- Work with Halls to create maintenance plans

Captive Program vs Current Program

	Current Property Insurance Program	Captive Insurance Program
Who to call to report a claim?	Alliant (our broker)	Grand Lodge Captive
Who handles the billing?	Alliant	Grand Lodge Captive
Who assumes the risk?	AIG	Grand Lodge Captive/AIG
Do the premiums remain the same?	May go up	May go down
What are the deductibles?	\$25,000/\$100,000	Varies

Poll

Is your hall participating in the Alliant insurance program?

- Yes
- No
- Don't know

Insurance Coverage for Tenants

- Are your tenants and lessees (including single-event users) adequately insured?
 - Tenants must provide evidence of adequate general liability insurance coverage to protect the hall association's interests
 - Certificate of liability insurance must name the hall association as additional insured and certificate holder
 - Hall must maintain current copies of certificates of liability insurance on file

Insurance Coverage for Single-Event Tenants

- For single-use events, the Certificate of Liability Insurance must name the hall association as additional insured and certificate holder
- Certificate of Liability Insurance must be obtained by the hall before an event start date
- A single-event client may utilize the Tenant User Liability Insurance Policy (or TULIP) program to obtain event insurance coverage for the one- or two-day event

Hall's Insurance Premium Installment Plan

We have seen an uptick in number of requests from Halls for installment plans during the last three years.

Prior to COVID, we received an average of 3 requests per year.

As you know, the Grand Lodge paid the full premium in advance to Alliant Insurance Services which is then paid to the captive on behalf of your Building/Hall Association that were participating in the insurance program.

Typically, we require the annual premium to be paid in full by Halls to Grand Lodge as soon as possible (sometime in May/June).

Hall's Insurance Premium Installment Plan

We are sensitive to some halls' short-term cash flow challenges and are willing to partner with these Halls to ensure they have the necessary insurance coverage and if necessary, lessen the burden by setting up an installment payment plan.

In 2026, if you opted in the Grand Lodge sponsored insurance program for halls, have a cash flow problem, and want to participate in an installment plan (6 - 8 months) reach out to us by email in May 2026 when you receive the insurance invoice from Alliant.

Adequate Insurance Coverage for Halls

- Is your hall adequately insured for property coverage?
 - For the 227 halls (235 buildings) currently participating in the insurance program, the average property coverage is \$236 per square foot
 - For the 2026 renewal, halls must have a minimum property coverage (building's insured value) of no less than \$200 per square foot; property insurance underwriter may require a higher insured value in order to bind coverage

Poll

Is your Hall's insured cost per square foot

- Less than \$200 per square foot?
- Greater than \$200 per square foot?
- I do not know?

Alliant Insurance Coverage Summary for Lodges

Insurer	Limits/Deductible
Property (AIG)	\$200 million limit w/ various sub-limits \$100,000 Deductible
General Liability (Travelers)	\$1 million limit per occurrence/\$2 million aggregate limit per location \$0 Deductible
Non-Owned Autos (Travelers)	\$1 million limit \$1,000 Deductible
Umbrella Liability (Travelers & American Fire)	\$10 million limit \$0 Deductible
Crime Liability (employee theft, dishonesty, & other crime losses) - (Federal Insurance)	\$2 million limit \$100,000 Deductible
Directors and Officers Liability (Federal Insurance)	\$3 million limit \$50,000 Deductible
Employment Practices Liability (Federal Insurance)	\$3 million limit \$50,000 Deductible
Workers Compensation (Travelers)	\$1 million limit \$0 Deductible

Insurance Programs : Lodges

The **Masonic Lodges** Insurance Program is automatic for all lodges and is paid for by the Grand Lodge through the annual per capita fees.

Property Policy - AIG Specialty Insurance Co. (Non-Admitted)

Policy No. 044869155

Covers Grand Lodge/Masonic Homes/Acacia Creek/Hall Associations

Policy Limit	\$	200,000,000
Max Amount payable		110% of Stated Value
<i>Halls only</i>		
Buildings & Personal Property		Incl in Policy Limit
SUBLIMITS* (see policy for full sublimits and terms)		
Electronic Data Processing Equipment	\$	1,500,000
Expediting Expenses	\$	1,000,000
Civil Authority		30 Days, subj to \$2.5M and 2 mile maximum
Equipment Breakdown / Boiler & Machinery		Included
Earthquake Sprinkler Leakage		Included
Errors & Omissions	\$	3,500,000
Accounts Receivable	\$	1,000,000
Contingent Time Element	\$	500,000
--No Coverage for Earth Movement/Flood/Named Storm		
Valuable Papers	\$	1,000,000
Fine Arts: * Endomosiac Window at Grand Lodge	\$	4,000,000
Untitled Framed Mosaic Emilie Norman	\$	190,000
Antique Windows- Acacia Creek & Stained Glass; Windows in Seminoff Chapel	\$	500,000
Stained Glass Window above the stairway at the entrance of Masonic Homes	\$	150,000
Angel of Grief at Chapel of Chimes Cemetery	\$	125,000
Total Fine Arts incl Paraphernalia (\$1m per occur; \$100k Max Any One Item) Policy Limit	\$	6,000,000
Newly Acquired Real & Personal Prop (90 days)	\$	3,500,000
--No Coverage for Earth Movement/Flood/Named Storm		

Property Insurance

Demolition & Increased Cost of Construction		
Undamaged portion due to building ordinance	\$	200,000,000
Demolition due to building ordinance	\$	10,000,000
Increased cost due to building ordinance	\$	10,000,000
Rental Value	\$	20,000,000
Time Element Gross Earnings	\$	100,000,000
Transit	\$	1,000,000
Sewer Back-up (GL/MH/AC/MCYF)	Combined w/ annual agg. Flood Limit	
Sewer Back-up (Halls)	\$	100,000
Outdoor Property	\$	
Grand Lodge Properties	\$	1,000,000
All other locations	\$	100,000
Buildings and Additions Under Construction	\$	1,500,000
Soft Costs limited to \$1,000,000 within sublimit		
Earth Movement and Flood (GL-SF, MH, MHCY&F only)	\$	20,000,000
Miscellaneous Unnamed Locations	\$	2,500,000
--No Coverage for Earth Movement/Flood/Named Storm		
Deductibles		
Grand Lodge Properties	\$	100,000
All other Locations	\$	25,000
Time Element		24 Hours
Water Damage Halls	\$	100,000
Earth Movement and Flood		5% min \$100k
Earthquake Sprinkler Leakage		
Grand Lodge Properties	\$	100,000
Halls	\$	25,000
Total Insured Values	\$	1,195,575,388
Premium (includes taxes/fees)	\$	3,531,056

*Sub-limits are included and not in addition to the policy limit.

Note that all limits and sublimits for halls are subject to the values reported, plus the 110% margin clause.

Property Insurance (Continued)

Insurance Contacts at Alliant Insurance and Grand Lodge

Name	Company / Role	Who To Reach Out To For Insurance Needs:				Email	Phone
		Liability Claim	Property Claim	Certificate Request	General Inquiry		
Grand Lodge	Alliant; Team Email Address	X	X	X	X	GrandLodge@alliant.com	
Marilyn Quinlan	Alliant; Co-Team Lead	X	X	X	X	Marilyn.Quinlan@alliant.com	C: 415.518.9692
Emily Eseltine	Alliant; Co-Team Lead	X	X	X	X	Emily.Eseltine@alliant.com	C: 415.515.5768
Brenden Picou	Alliant; Account Executive	X	X	X	X	Brenden.Picou@alliant.com	C: 415.302.8286
John Shaver	Alliant; Account Manager	X	X	X	X	John.Shaver@alliant.com	O: 925.378.6492 C: 925.270.7511
Andy Cameron	Grand Lodge; General Counsel	X				acameron@freemason.org	
Carol Hunter	Grand Lodge; CFO	X	X			carolhunter@freemason.org	C: 415.292.9109
Khalil Sweidy	Grand Lodge; Director of Financial Planning & Real Estate	X	X			ksweidy@freemason.org	C: 925-998-4362
Ruby Gill	Grand Lodge; Real Estate Specialist	X	X			rgill@freemason.org	O: 415.292.9186

All requests sent to the Grand Lodge email will be accessible to the entire Alliant team listed here. This helps ensure you are receiving a timely response for all inquiries. You are, of course, welcome to reach out to any of us directly at anytime as well.

Poll

Do you maintain an inventory of hall and lodge contents and personal Property?

- Yes, Lodge only
- Yes, Hall only
- Both Lodge and Hall
- Soft Copy or Hard Copy
- No
- Not sure

Poll

If you maintain an inventory list, where do you keep it?

- The lodge/hall building (file cabinet or safe)
- At the Treasurer's or another officers home



QUESTIONS