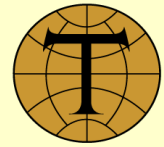




Thompkins



MASONIC INSURANCE PROGRAM

Serving the needs of Masonic Organizations

JULY 2011 NEWSLETTER

Tenant Users Liability Insurance Policy “TULIP” Program

As presented to Recorders at the 137th Imperial Session, Thompkins is pleased to announce that effective immediately, Temples are now able to access a fast, convenient, and cost-effective method to insure the rental events and activities that take place at various Shrine facilities... through the Shriners' customized TULIP Program.

This new program offers facility renters – with coverage extending to Temples – required Liability insurance, in a way that is uniquely:

- Fast and convenient, with an immediate, online policy “sign up” procedure
- Sound insurance / risk management...with Shriners International and the Temple automatically included as Additional Insureds for the renter’s event
- Inexpensive...moderate premiums, lower than the purchase of a “special events” policy
- No cost to the Shrine Center

In brief, here’s how the TULIP Program works:

- As in the past, parties desiring to rent/use Shrine facilities for their events are required to provide Liability insurance for that event...extending that Liability coverage to the Temple and providing a Certificate confirming the coverage.
- With this new program, Temple management can now direct the renter to this insurance website (www.ebi-ins.com/tulip) and provide a seven-digit ID code that

identifies the specific Temple.

- The renter enters the ID code and answers a few basic questions, in a three-step process that provides an online premium quote.
- If the renter desires to purchase coverage through the TULIP program, they simply enter their credit card information and coverage is bound... including a Certificate of Insurance sent to the Temple and the renter.
- That’s it: Liability coverage (with a Property Damage Extension) is now in force for the renter, with Shriners International and the Temple automatically included as Additional Insureds.

Summary of TULIP Program benefits:

- Speed and convenience for renters – and the Temple – in the coverage process...no cumbersome follow-up, uncertainty, etc.
- Premium savings
- Sound, documented insurance / risk management in place for the renter and the Shrine
- Additional risk management benefit to the Temple, by placing the renter’s insurance “first in line” in liability situations and protecting the Temple’s claim/loss record

Note: Renters can still use their own mechanism for insurance compliance...the TULIP Program is entirely optional, but it’s likely to present the best, most convenient and cost effective alternative.

Soon to come: a quick link to the TULIP Program on the Recorders Association Website...



In this edition of the Thompkins Masonic Insurance News, we have two items for our insured clients and friends...one cautionary, and the other simply informational:

1. On the “cautionary” front, the Thompkins Masonic Insurance Program recently encountered the largest Liability payout in its history. We maintain all of the Thompkins insureds’ information on a confidential basis, so we can’t share the details of this loss. What we can do, though, is urge all Temples to maintain common sense management and vigilance when it comes to the service of alcoholic beverages.

From TIPS training to simple oversight of potentially impaired drivers, Temples should do everything possible to avoid a DUI hazard emanating from a Temple event. If anything, err on the side of being “your Brother’s keeper” to avoid letting an impaired driver out on the street. This can help prevent a serious accident, with potentially tragic outcome...which occurred in the situation mentioned above. It will also head off a big Liability claim, along with the resulting negative publicity for the Temple and its members.

So, a word to the wise when it comes to the management and oversight of alcoholic beverage service...

2. As an informational item, the Thompkins Program now offers premium installment payment plans, for those Temples that might prefer that option. While most Temples do prefer to pay annually (simplicity, etc.), some may prefer an installment option. There is no additional charge for an installment plan, so consult your Agent if you are interested.

