

LIABILITY COVERAGE

Modern Woodmen's corporate liability and property damage insurance covers groups in club- and chapter-sponsored events.

Modern Woodmen has liability insurance coverage designed to protect leaders and the organization in case of claims of negligence by members who may be injured during a club or chapter activity.

Our insurance is not an "accident policy." Its purpose is to protect a club or chapter in the event it is found liable for a negligent act that results in injury. In most instances, minor personal injuries that occur are not the result of negligence by the club or chapter.

If a member is injured at a club activity, he/she should file a claim with his/her personal medical insurer.

If an accident occurs on personal property, the homeowner's liability insurance will provide coverage.

If a member is injured in a public place, such as a restaurant or roller skating rink, the facility's liability insurance would cover the accident.

In most cases, when an accident happens, it is not the result of any negligence on the part of the club, chapter or its leaders. If a member makes an allegation of negligence, contact the Fraternal Department immediately. We will refer you to our legal advisors.