Kora Shriners

11 Sabattus Street

Lewiston, ME 04240

207-782-6831

office@korashriners.org

Michael Robitaille
Potentate 2026
potentate@korashriners.org

Steven Peterson
Recorder
recorder@korashriners.org

Vendor Insurance & Risk Management Policy

1. Purpose and Scope

To protect the assets, reputation, and charitable status of the Shrine Temple, all third-party vendors, exhibitors, contractors, and concessionaires ("Vendors") participating in Shrine-sponsored events must maintain adequate insurance coverage. This policy aims to transfer risk from the Temple to the party responsible for the activity.

2. General Requirements

- **Certificate of Insurance (COI):** All Vendors must submit a current Certificate of Insurance (COI) prior to being allowed onto the event premises or setting up their booth.
- **Deadline:** COIs must be received at least [e.g., 14 days] before the event. No COI = No Entry.
- **Vendor Definition:** Includes, but is not limited to: food vendors, crafters, retail merchants, entertainers, security firms, and event decorators.

3. Insurance Coverage Limits (Minimum Standards)

Vendors are required to maintain the following minimum insurance coverage for the duration of the event (including move-in and move-out):

- **Commercial General Liability (CGL):** $1,000,000 per occurrence / $2,000,000 aggregate.
- **Products & Completed Operations:** $1,000,000 (especially for food/drink vendors).
- **Automobile Liability:** $1,000,000 combined single limit (required if vendors drive vehicles on site).
- **Workers' Compensation:** As required by Maine state law (if the vendor has employees).

4. Required Endorsements & Naming "Additional Insured"

The Vendor's insurance policy must be amended to include:

- **Additional Insured:** "[Name of Shrine Temple/Club/Unit] in Maine" must be listed as an Additional Insured on the general liability policy.
- **Primary and Non-Contributory:** The vendor's insurance must be primary over any insurance held by the Shrine Temple.

5. Specific Vendor Requirements

- **Food Vendors:** Must provide proof of a Maine Sales Tax ID and any necessary health permits. Must have $1M+ liability to cover potential food poisoning.
- **Alcohol Vendors:** If the vendor is serving alcohol, they must provide proof of **Liquor Liability Insurance** (minimum $1M) and appropriate Maine liquor licensing.
- **High-Risk Activities:** Activities involving inflatable structures (bounce houses), carnival rides, or mechanical equipment require specific, higher coverage limits, to be reviewed by the Temple's insurance broker.

6. Implementation and Procedures

1. **Vendor Application:** Include a section in the vendor application outlining these insurance requirements.
2. **Collection:** Assign a committee member to collect and review COIs.
3. **Verification:** Verify that the policy dates cover the event date, the amounts meet the minimum, and the Temple is listed as an additional insured.
4. **Non-Insured Vendors:** Small, local crafters who do not have insurance should be directed to purchase one-day "special event" or "vendor" insurance (commonly available for $49-$100 per event).

7. Indemnification Clause

All vendors must sign a Hold Harmless/Indemnification Agreement, stating that they will hold the Shrine Temple harmless against any and all claims, damages, or lawsuits arising from their operations.