



Target Market Product Profile
LODGES & SERVICE CLUBS
Commercial Lines

TARGETED TYPES

Types of Lodges and Posts:

- American Legion Posts
- Elks BPOE Lodges
- Knights of Columbus
- Loyal Order of Moose
- Masonic Lodges
- Veterans of Foreign Wars (VFW)

Types of Ethnic Clubs:

- Italian - American Clubs
- Polish - American Clubs
- Ukrainian - American Clubs

Types of Service Clubs:

- Kiwanis, Lions, Rotary
- Types of Social Clubs: Senior Citizen Clubs, Civic Clubs, Sports Clubs, Supporter, Collectors Clubs, Associations, etc.

UNDERWRITING CONCERNS

Loss runs including reserves needed within first 60 days to validate rating & acceptance

Risks non-renewed, cancelled or refused coverage previously

Youth program sponsorships

Athletic activities

Live entertainment

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi-Peril policy is the prime vehicle for coverage.
- Commercial Fire & Liability are alternative coverages.
- No Liquor Legal Liability offered
- Rating basis for lodges, posts and clubs is on area for Premises Liability and receipts for food and beverages products coverage. Need to know number of members and description of all activities (e.g. bingo, sponsored athletic activities, etc.).
- ACORD applications accepted.

