

## Questions for the RSO Board of Directors

Re: Regional Meeting Insurance

Responses in red: May 13, 2023

The Northern California Regional Service Office (NCRSO) has a General liability Insurance policy with Nationwide Mutual Insurance Company. The NCRSO insurance policy provides general liability coverage in and directly around meetings of Narcotics Anonymous (NA) for up to 900 attendees for the duration of the meeting (from set-up through clean-up). It does not cover any area of the facility that is not required to access, attend and/or leave the meeting. There is no need to provide proof of insurance unless requested by the facility (See the Meeting Insurance Packet for more information).

A meeting is automatically covered by this general liability as long as it is considered a standard meeting (weekly, bi-weekly, or monthly) and/or is included in the local area NA meeting schedule or online schedule. If a meeting falls outside this category, it is required to contact the NCRSO Special Worker in writing, who will then submit it to the insurance company for a written determination regarding the need for any further coverage.

A “meeting” does not include events such as dances, pancake breakfasts, spaghetti feeds, golf tournaments, campouts, hikes, softball games, unity days, area conventions, holiday marathons, etc. These events are not covered as a meeting even when they are put on in conjunction with a regular meeting and require insurance determination and approval through the Special Event Insurance (See the Special Event Insurance Packet for more information on Special Events).

The nature of some meetings and events may not allow for coverage under the standard regional general liability insurance policy and/or Special Event coverage and may require a separate policy at the meeting/event’s cost.

### Section A- Questions submitted by “The Gathering” (SacFNA Multi-Meeting Group)

1. What is actually required for a meeting to receive and be covered by the NCRSO insurance policy? Answered above.
2. Are there zoning requirements? N/A
3. What are the known exclusions? NA Meetings are covered under general liability insurance. NCRSO’s policy does not provide coverage for losses or injuries caused through negligence, sporting events, fire (fire pits, candles, etc.), water events (swimming, rafting, etc.) or pets (except a service animal as defined in the Americans with Disabilities Act).

Further exclusions may exist. If an NA meeting has concerns about their particular meeting as it relates to coverage under general liability, they should complete an Insurance Certificate Request Form online listing the specific

concern, submit to NCRSO Special Worker in writing, who will then submit it to the insurance company for a written determination regarding coverage and/or the need for any further coverage. Special Events are required to complete an online Request For Event Insurance Certificate located in the Special Event Insurance Packet which will then be forwarded to the insurance company for a written determination regarding coverage and/or the need for any further coverage.

4. How many meetings have had problems getting insurance and what were the reasons? All meetings as described above are automatically covered and can go online to the NCRSO website to print a Certificate of Insurance (COI). From time to time, the facility will request they be specifically named on the COI. That can be requested online by completing an Insurance Certificate Request Form and requires a fee.
5. Can a meeting that meets outdoors be covered? Yes
6. Does a meeting have to be covered to be in the schedule? As stated above, a meeting is already automatically covered as long as it is considered a standard meeting and/or is included in a NA meeting schedule. A meeting does not have to be listed in the schedule to be covered by the general liability insurance.

If a meeting is not on the schedule but meets the other requirement of being a standard regular meeting, the meeting must contact the NCRSO Special Worker in writing, who will then submit it to the insurance company for a written determination regarding coverage. We have at least one meeting that is not on any schedule but has provided the days/times/address of the meeting and is thus covered by the existing general liability policy.

7. If there's private coverage, what values are required? It is acceptable for meetings and special events to get their own coverage. If a meeting or event wishes to get their own insurance coverage, the values of that policy are at the discretion of the venue. However, NCRSO requires that NCRSO, Inc., and all entities and subsidiaries including the Board of Directors and Officers are specifically named as additional insured on these policies, and that NCRSO receives a copy of the COI.
8. What coverage values are provided to meetings that are in the schedule? General liability coverage, \$3,000,000.00.
9. What company provides the policy to the NCRSO? Nationwide.
10. Do other regions in California have the same insurance? NCRSO is not involved with other regions' insurance.
11. How do other groups that have fire pits in other areas get insurance? Like beach meetings in San Francisco and Santa Cruz. (in Santa Cruz they are in the schedule for sure as of last summer) Again, standard meetings are automatically

covered by general liability insurance. Fire is excluded from our general liability coverage. To include fire in meetings without coverage opens the fellowship as a whole to great risk and exposure.

As stated above, if a meeting wishes to acquire its own insurance, the meeting may do so. NCRSO requires that NCRSO, Inc., and all entities and subsidiaries including the Board of Directors and Officers are specifically named as additional insured on these policies, and that NCRSO receives a copy of the COI.

12. Does NA ever require a facility to list them as an additional insured if there is additional insurance. **No. However, NCRSO does require meetings/special events with their own insurance to list NCRSO, Inc., and all entities and subsidiaries including the Board of Directors and Officers as additional insured on these policies, and that NCRSO receives a copy of the COI.**
13. Has this issue come up for a meeting place before, and what was the outcome if so? **Refer back to Area/Region.**
14. Can a meeting pay the NCRSO to get additional coverage for a meeting if the facility requires or requests it? **A meeting can contact the NCRSO Special Worker in writing who will then submit the request to the insurance company for a written determination regarding the need for any further coverage and possible fees.**
15. What types of things are **(not?)** covered by insurance? (accidents, death, acts of God, acts of terrorism, damage to personal property, theft, trauma) **NCRSO has General liability Insurance for meetings. NCRSO's policy does not provide coverage for losses or injuries caused through negligence, sporting events, fire (fire pits, candles, etc.), water events (swimming, rafting, etc.) or pets (except a service animal as defined in the Americans with Disabilities Act).**

Further exclusions may exist. If an NA meeting has concerns about their particular meeting as it relates to coverage under general liability, they should complete an Insurance Certificate Request Form online listing the specific concern, submit to NCRSO Special Worker in writing, who will then submit it to the insurance company for a written determination regarding the need for any further coverage.

16. Who is covered by the insurance? (addicts, children, visitors, family members facility representatives?) **The NCRSO insurance policy provides liability coverage in and directly around NA meetings for up to 900 attendees for the duration of the meeting.**
17. Is there a time limit on how long meetings can be? **As it relates to insurance, any event lasting over 24 hours is considered a Special Event and a Special Event Insurance Packet should be completed and submitted online prior to the event.**

18. Are business meetings covered if they are not listed in the schedule? **There is no distinction made between meetings and the business of the meetings as it relates to coverage. Meetings are covered for the duration of the meeting, including the business of the meeting.**
19. Are emergency business meetings covered if they are at a different time than the regular business meeting? **There is no distinction made between meetings and the business of the meetings as it relates to coverage.**
20. What parts of the property are covered? **The NCRSO insurance policy provides liability coverage in and directly around NA meetings.**
21. If there is a playground for children at an open meeting is that covered? If so, are there any special requirements? **The NCRSO insurance policy provides liability coverage in and directly around NA. It does not cover any area of the facility that is not required to access, attend and/or leave the meeting.**
22. Are parking areas covered? **The NCRSO insurance policy provides liability coverage in and directly around NA meetings. It covers any area of the facility that is required to access, attend and/or leave the meeting.**
23. Is the facility covered if members damage it in any way? **NA meetings are covered under the general liability insurance. That includes property damage. Again, it should be noted that negligence is not covered. Any claims submitted against the liability insurance would involve insurance adjusters who make the final determinations about what is covered according to the terms of the policy.**
24. Are there certain hours of operation a meeting is not permitted to meet? **This is not an insurance question. Refer back to Area/Region.**
25. If a meeting is in several areas meeting schedules or is in a multi area online schedule are all areas responsible to make sure those meetings are doing what is necessary to be insured? (seems like there should be a single point of accountability). **This is not an insurance question. Referring back to the Area/Region.**
26. On page 56 of the NA service manual it states that the six criteria for determining whether you're an NA group stated on page 25 of that manual should be followed when making area NA lists. Is there additions to this criteria? Where is it stated? **This is not an insurance question. Referring back to the Area/Region.**
27. What are the criteria for removing groups from an NA schedule **This is not an insurance question. Referring back to the Area/Region.**

#### Section B-Questions submitted by the American River Area:

1. Are meetings held in a private residence covered? **While it is not recommended that NA Meetings be held in personal residences, (Pg. 7 of the Group Booklet) as stated above, NA Meetings that are standard meetings and/or included on a**

meeting schedule/directory are automatically covered by the NCRSO general liability insurance.

2. Are meetings held at a residential home that is an LLC or “business” such as an SLE covered? If not, what is required to obtain coverage? NA Meetings that are standard meetings and/or included on a meeting schedule/directory are automatically covered by the NCRSO general liability insurance.
3. Can you clarify the ‘fire’ exclusion. Are there any circumstances in which a meeting would be covered that has an open flame, ie: candles? A portable fire pit? An in-ground fire-pit, outdoor fireplace? NCRSO’s general liability policy does not provide coverage for losses or injuries caused through negligence, sporting events, fire (fire pits, candles, etc.), water events (swimming, rafting, etc.) or pets (except a service animal as defined in the Americans with Disabilities Act).

If there are specific questions for a specific meeting as it relates to insurance coverage, the meeting can contact the NCRSO Special Worker in writing who will then submit it to the insurance company for a written determination regarding coverage and/or the need for any further coverage.

Special Events are required to complete an online Request For Event Insurance Certificate located in the Special Event Insurance Packet which will then be forwarded to the insurance company for a written determination regarding coverage and/or the need for any further coverage.

4. Clarify the “open water” exclusion. Define “open water”. Is there a distance to open water that a meeting cannot be within to be covered? NCRSO’s general liability policy does not provide coverage for losses or injuries caused through negligence, sporting events, fire (fire pits, candles, etc.), water events (swimming, rafting, etc.) or pets (except a service animal as defined in the Americans with Disabilities Act).

If there are specific questions for a specific meeting as it relates to insurance coverage, the meeting can contact the NCRSO Special Worker in writing who will then submit it to the insurance company for a written determination regarding coverage and/or the need for any further coverage.

Special Events are required to complete an online Request For Event Insurance Certificate located in the Special Event Insurance Packet which will then be forwarded to the insurance company for a written determination regarding coverage and/or the need for any further coverage.

5. If parking is on the residential private property of a meeting location and it is a paved gravel surface with hazards, is liability covered if someone is injured walking to the meeting location on same property? The NCRSO insurance policy provides liability coverage in and directly around NA meetings. It covers any area of the facility that is required to access, attend and/or leave the meeting.

6. If part of an event (haunted house) is held on private property in an old building that is not to code, is it covered by the NCRSO event insurance if said insurance is granted to the entire event? **All events should follow the specific procedure to Request Event Insurance Certificate located in the Special Event Insurance Packet online which will then be forwarded to the insurance company for a written determination regarding coverage and/or the need for any further coverage (See the Special Event Insurance Packet for more information).**
7. If an event is held on a private property and it is a 3-day event, are the people “camping” on the property covered? Are there only certain times of day that are covered? **Again, all events are required to follow the specific procedure to Request Event Insurance Certificate (See the Special Event Insurance Packet for more information).**
8. If a meeting or event location does not have insurance coverage through the NCRSO and NA is not listed as an additional insured on another policy, can that meeting still be on the schedule and part of an area? Would they still be able to hold NA meetings with NA literature for sale without putting NA at risk? **Again, NA meetings are automatically covered under the general liability insurance if they are a standard meeting and/or are listed in a meeting schedule. Any meeting that meets the criteria can receive a COI by going on the NCRSO website. Whether or not the Area includes the meeting on the meeting schedule or recognizes the meeting as being included in the Area, is not an insurance question. Refer back to Area/Region.**

**The nature of some meetings and events may not allow for coverage under the standard regional general liability insurance policy and/or Special Event coverage and may require a separate policy at the meeting/event's cost.**