



**Northern California Regional Service Office
of Narcotics Anonymous**

NCRSO MEETING INSURANCE PACKET

**Includes: NCRSO Insurance Information
NCRSO Insurance FAQ's
NCRSO Insurance Certificate Request Form**

Available as pdf online at www.norcalna.org:

Please feel free to make copies of any documents contained within this packet

1820 Walters Court, Suite A Fairfield, CA 94533 ☎ Phone: 707-422-9234 Fax: 707-422-9128

www.norcalna.org

INSURANCE INFORMATION

Meeting Coverage

The NCRSO insurance policy provides liability coverage in and directly around meetings of Narcotics Anonymous (NA) for up to 900 attendees for the duration of the meeting*. It does not cover any area of the facility that is not required to access, attend and/or leave the meeting.

*Note: The meeting coverage for the duration of the meeting is from set-up through clean-up.

A meeting is covered 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 advise 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. See Special Event Insurance Packet for more information.

If a meeting is listed in a schedule and has less than 900 attendees, it is automatically covered by the NCRSO insurance policy for the duration of the meeting*. There is no need to provide proof of insurance unless requested by the facility. Many times facilities have their own insurance coverage, which is sufficient.

It is **not** suggested that a group volunteer provide proof of the NCRSO insurance policy. NCRSO suggests that proof on insurance be provided only if requested by the facility. *The duration of insurance coverage for each policy is June 1 of the current year until May 31 of the following year.*

Proof (Evidence) of Insurance

If the facility requests Proof of Insurance, the group (**not the facility**) can request a copy from the area’s Regional Committee Member (RCM) or the RSC Regional Communications Coordinator (RCC) at no charge, or complete the written **Request for Insurance Certificate** and mail to the address on the form, with a copy of the area-meeting guide and a \$25.00 processing fee. The document can be provided via email, mail or fax.

Request for Certificate

If the facility for a regularly scheduled meeting wants to be named on the Proof of Insurance, a **Request for Insurance Certificate** must be completed and submitted to the NCRSO, along with the appropriate payment (**made payable to NCRSO**). The amount of the payment is based on how far in advance the document is requested. (The request form is included in this packet.)

- If the form is received 30 days or more in advance, a payment of \$25 is required with the form.
- If the form is received LESS than 30 days, an “expediting fee” of \$25 will be added to the \$25 certificate fee, for a total of \$50.
- If the form is received LESS than 15 days, an “expediting fee” of \$50 will be added to the \$25 certificate fee, for a total of \$75.

* *The meeting coverage for the duration of the meeting is from set-up through clean-up.*

Child Supervision

NCRSO's insurance company understands that there is sometimes a need for child supervision while members are attending meetings. In the event that child supervision is required, the following are suggestions:

1. The ratio should be one child supervision volunteer (individual must be over 18 years old) to every four children, but should never be less than two child supervision volunteers.
2. Child supervision volunteers should not feed child(ren).
3. Child supervision volunteers should not change diapers or assist the child(ren) in the restroom.
4. If a meeting will be longer than one hour, the parent/guardian is required to check on the child(ren) and take them to the restroom.
5. Controls need to be implemented so that a stranger cannot come in and take the child(ren). A form should be signed by the parent/guardian, indicating the child(ren)'s name and the drop off time. When parent/guardian pick up the child(ren), the form is signed again with the time that the child(ren) are picked up.
6. A document is given to the parent/guardian indicating that NA does not provide any food and drinks, and the child supervision volunteer does not change diapers or assist child(ren) in the restroom. Also note the one hour time limit for checking on the child(ren) and that the parent/guardian is required to return promptly after the meeting to pick up the child(ren). This is for the safety of the child supervision volunteer and the child(ren).
7. At least one child supervision volunteer must be trained in CPR, including infant CPR.

Pets Are Not Allowed

NCRSO's policy DOES NOT provide coverage for pets of any kind at meetings. The only exception is if a person needs the assistance of a service animal as defined in the Americans with Disabilities Act (see below).

THE TEXT OF THE REVISED TITLE III REGULATIONS OF THE AMERICANS WITH DISABILITY ACT, Part 36 Nondiscrimination on the Basis of Disability in Public Accommodations and Commercial Facilities (as amended by the final rule published on September 15, 2010) § 36.104 Definitions

Service animal means any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Other species of animals, whether wild or domestic, trained or untrained, are not service animals for the purposes of this definition. The work or tasks performed by a service animal must be directly related to the handler's disability. Examples of work or tasks include, but are not limited to, assisting individuals who are blind or have low vision with navigation and other tasks, alerting individuals who are deaf or hard of hearing to the presence of people or sounds, providing non-violent protection or rescue work, pulling a wheelchair, assisting an individual during a seizure, alerting individuals to the presence of allergens, retrieving items such as medicine or the telephone, providing physical support and assistance with balance and stability to individuals with mobility disabilities, and helping persons with psychiatric and neurological disabilities by preventing or interrupting impulsive or destructive behaviors. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship do not constitute work or tasks for the purposes of this definition.

http://www.ada.gov/regs2010/titleIII_2010/titleIII_2010_integrated.htm

The presence of ANY animal not meeting the ADA definition of "Service Animal" could cause a claim to be denied by NCRSO's insurance company.

Service Animal... There are the two questions that can legally be asked. When it is not obvious what service an animal provides, only limited inquiries are allowed. The two questions are:

(1) Is the dog a service animal required because of a disability?

(2) What work or task has the dog been trained to perform?

Members cannot ask about the person's disability, require medical documentation, require a special identification card or training documentation for the dog, or ask that the dog demonstrate its ability to perform the work or task.

By paying careful attention to the information provided in this document, groups can help ensure the financial welfare of Narcotics Anonymous by avoiding unnecessary legal conflicts.

Any insurance related questions left unanswered by this document should be addressed by the area's RCM or the RSC Regional Communications Coordinator (RCC). Questions can also be answered by the NCRSO Special Worker, who can be contacted via email at ncrsosw@norcalna.org or by telephone (707) 422-9234

Frequently Asked Questions

1. Is insurance needed if the location of the meeting already has insurance?

No. If the meeting location's insurance covers the meeting and it can be used, then the meeting location's insurance should be used.

2. If a special event and a meeting are combined, is insurance needed?

Yes. The standard insurance certificate only covers regularly scheduled meetings. Additional insurance is required for special events.

3. Is a meeting covered?

If the meeting is listed in a schedule and has 900 attendees or less, it is automatically covered by the NCRSO insurance policy for the duration of the meeting*.

4. How to get Proof of Insurance for a meeting.

If the meeting facility requests Proof of Insurance, the group (**not the facility**) can request a copy from the area's RCM or RSC's RCC at no charge, or complete the written Request for Insurance Certificate and mail to the address on the form, with a copy of the area meeting schedule and a \$25.00 processing fee or fees as noted above. The document can be provided via email, mail, or fax. Once payment has been received, appropriate documentation will then be provided.

5. What does the insurance cover for a meeting?

The NCRSO insurance policy provides liability coverage in and directly around meetings of NA and only for the duration of the meeting*.

6. How much notice does the NCRSO need to process special insurance needs?

At least 30 days.

7. Is there a size limit for a meeting before it is considered a special event?

Currently 900 attendees.

* *The meeting coverage for the duration of the meeting is from set-up through clean-up.*

Insurance Certificate Request Form

Northern California Region of Narcotics Anonymous

* Required Field

*Today's Date: _____ Group Name: _____ Type of Mtg: _____

*Legal Name of Facility: _____

*Street Address: _____

*City: _____ *State: _____ *Zip: _____

*Facility Contact Person: _____ *Phone: _____

Day of meeting: _____

(If meeting goes past midnight list another day, for example 8:00 pm to 2:00 am would be a two day event.)

Time of meeting: _____

(Include set-up through clean up):

Number of people attending: _____ Area Hosting Meeting: _____

*Please check one:

Proof (Evidence) of Insurance without the facility named

(Free from your RCM, RSC's RCC, or \$25.00 through the NCRSO)

Request for Facility Named Certificate

(See price list under Request for Certificate)

*Contact Person for the meeting: _____

*Full Name: _____

*Address: _____

*City: _____ *Zip: _____ *Phone: _____ *Fax : _____

This form may be filled out online, saved to local drive, and printed for mailing or faxing.

After form is completely filled out, save it to a local drive, and then mail or fax to the NCRSO
(The request will be processed upon receipt of document and payment).

- If the form is received 30 days or more in advance, a payment of \$25 is required with the form.
- If the form is received LESS than 30 days, an "expediting fee" of \$25 will be added to the \$25 certificate fee, for a total of \$50.
- If the form is received LESS than 15 days, an "expediting fee" of \$50 will be added to the \$25 certificate fee, for a total of \$75.

Complete this form, save it, and mail (with payment) to:

NCRSO Inc.

1820 Walters Court, Suite A-1 Fairfield, CA 94533

Or Fax to 707-422-9128 for a returned call to **pay by credit card**

or email to the NCRSO Special Worker: ncrsosw@norcalna.org

Please make check payable to NCRSO Inc.