Northern California Regional Service Office
Of Narcotics Anonymous Inc.

NCRSO, INC., BOD BULLETIN 01

Why do we have an insurance policy for meetings in Northern California?

The Northern California Regional Service Committee (NCRSC) determined the need to protect NA members in the Northern California Region and NA as a whole from liability in case of accidents that occur at meeting places during NA meetings. The Northern California Regional Service Office (NCRSO) Board of Directors (BOD), which conducts business on behalf of the NCRSC, was directed to research, get quotes for, and obtain insurance coverage for this purpose. Refer to page 2 of the NCRSO Meeting Insurance Policy document https://norcalna.org/wp-content/uploads/2025/11/2025-11-01-Meeting-Insurance-Packet_2.pdf

Accidents can happen anywhere, to anyone. We want to be sure that if someone is injured while attending a meeting, they are covered by the insurance. We want to remove the possibility that any individual, trusted servant or attendee, or NA in general be held financially responsible for medical care and/or hospitalization.

In December 2006, NA World Services (NAWS) issued Bulletin #33, USA Liability Insurance Bulletin. For more information, refer to: https://na.org/wp-content/uploads/2024/08/Bulletin-33_Jun07-Insurance.pdf

Why does our insurance policy restrict animals at meetings?

It is standard in the insurance industry to put limits in place that will minimize claims, within reason. Within these parameters, it has been determined that pets at meetings can create unnecessary dangers for people at meetings; while most people believe their pet is well behaved and/or docile, sometimes pets react in unexpected ways towards people and other animals.

Understanding the difference between a pet and a registered service animal is important. Service animals receive extensive training to behave appropriately in public, to not growl, bark, lunge, make unwanted contact, engage in disruptive behavior, or otherwise misbehave. More information about service animals can be found on the Americans with Disabilities Act website https://archive.ada.gov/archive/animal.htm

Regardless of insurance policies held by meeting facilities, bringing a pet to a meeting put that meeting, its members, and NA as a whole at risk.