Northern California Regional Service Office of Narcotics Anonymous

NCRSO MEETING INSURANCE PACKET

Includes: **NCRSO Insurance Information**
NCRSO Insurance FAQ's
NCRSO Insurance Request Form
Proof of Insurance

1820 Walters Court, Suite A-1 Fairfield CA 94533 707-422-9234
www.norcalna.org

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, including set up and clean up. It does not cover any area of the facility that is not required to access, attend and/or leave the meeting. 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.

A "meeting" does not include events such as:

- Dances
- Pancake breakfasts
- Spaghetti feeds
- Golf tournaments
- Camp outs
- Hikes
- Softball games
- Any type of sporting event
- Unity days
- Holiday marathons

These are considered special events even when they are put on in conjunction with a regular meeting and require the Special Event Certificate of Insurance Request form to be submitted.
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 (The meeting coverage for the duration of the meeting is from set-up through clean-up.)

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 suggested that a group **not** volunteer to provide proof of the NCRSO insurance policy. NCRSO suggests that proof of 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 certificate can be found on Norcalna.org Certificate of Liability Insurance

Request for Facility to be Named on Insurance 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 below.)
If the form is received 30 days or more in advance, a payment of $40 is required with the form.
If the form is received LESS than 30 days, an "expediting fee" of $40 will be added to the $40 certificate fee, for a total of $80.
If the form is received LESS than 15 days, an "expediting fee" of $80 will be added to the $40 certificate fee, for a total of $120.

Child Supervision

NCRSO's insurance company understands that there is sometimes a need for Child Supervision while members are attending events. The NCRSO, Inc does not provide Child Supervision.

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.

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. There are 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.

TO OBTAIN MEETING INSURANCE CLICK BELOW

Meeting Insurance Fillable PDF

Insurance Payment Link

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. (The duration of the meeting is from set up to clean up.)

4. ***How to get Proof of Insurance for a meeting.***
   If the facility requests Proof of Insurance the certificate can be found on Norcalna.org Certificate of Liability Insurance

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. (The duration of the meeting is from set up to clean up.) It does not cover any area of the facility that is not required to access, attend and/or leave the meeting.

6. ***How much notice does the NCRSO need to process a certificate with the facility named on it?***
   At least 30 days.

7. ***Is there a size limit for a meeting before it is considered a special event?***
   Currently 900 attendees.

8. ***If there are any questions after reading this packet, who can be contacted?***

   Any questions not answered in this packet should be directed to the NCRSO Special Worker via email at rsosw@norcalna.org or by telephone at (707) 422-9234