Northern California Regional Service Office of
Narcotics Anonymous

NCRSO
SPECIAL EVENT
INSURANCE PACKET

Includes: **NCRSO Insurance Information**
NCRSO Insurance FAQs
NCRSO Request for Special Event
NCRSO Payment Link

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Insurance Information

Special Events

When Narcotics Anonymous (NA) members have an event that is not simply a recovery meeting and/or it is not included in the local NA schedule; or goes over the maximum amount of attendees allowed by NCRSO′s policy (currently 900 attendees); or goes on for an extended period of time (more than one day), it is required to advise the NCRSO Special Worker, who will then discuss it with the insurance company so that a determination can be made regarding the need for any further coverage. A standard recovery meeting is daily, weekly, biweekly, or monthly and is included in the local NA schedule.

Special events are typically defined as follows:

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

<u>NCRSO insurance policy exclusions:</u>

NCRSO's current insurance policy has the following exclusions:

- Any type of sporting events
- Fire (fire pits, candles, etc.)
- Events with water activities (swimming, rafting, etc.)
- Pets (except a service animal as defined in the Americans with Disabilities Act)
- Losses or injuries caused through negligence
- Campouts

Our policy CAN NOT insure events that include these activities. If your event has these activities please submit a request and we will submit it to our insurance agent for quoting coverage outside of the NCRSO Policy.

Events may obtain a separate policy...

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, and/or a waiver of liability.

These policies may cost a significant amount of money. Fees are based on:

Number of attendees.

Type of adventurous events such as , but not limited to, those involving water (surfing, boating, and canoeing), motorcycles, roller or ice skating, and hiking.

Length of time, depending on the amount of attendees.

The special event group may pursue a separate policy through the NCRSO's Insurance Agent, or through another agent of the group's choice.

Payment

Please submit payment at least 30 days prior to the event. The processing fees are:

If the forms are received 30 days or more prior to the event, a payment of $40 is required with the forms.

If the forms are received LESS than 30 days prior to the event, an "expediting fee" of $40 will be added to the $40 certificate fee, for a total of $80.

If the forms are received LESS than 15 days prior to the event, 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 SPECIAL EVENT INSURANCE CLICK BELOW

NCRSO Request for Special Event Insurance Form

NCRSO Insurance Payment Link

Frequently Asked Questions

1. ***Is insurance needed if the location of the special event already has insurance?***
   No. If the event location's insurance covers the events and it can be used, then the event 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. ***How much notice does the NCRSO need to process special insurance needs?***
   At least 30 days.
   A suggestion: Take care of the insurance paperwork at the same time that the event is put on the Regional Calendar.

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

5. ***What special events require special insurance?***
   Any events such as, but not limited to, dances, pancake breakfasts, spaghetti feeds, golf tournaments, campouts, hikes, unity day, and conventions. Basically, anything that is not a meeting and is called an NA event.

6. ***Which form should be filled out for a special event?***
   Use the this link for the NCRSO Request for Special Event Insurance Certificate

7. ***What is the waiver?***
   For an explanation regarding waivers and the use of waivers please see RSO Bulletin #02-Insurance.

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