



## Hawaii Regional Service Committee

### Web Page Work Group

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**To:** The Hawaii Fellowship of Narcotics Anonymous  
**From:** Hawaii Regional Service Administrative Committee  
**Date:** April 6, 2020  
**Re:** Questions on the General Liability Insurance for the Hawaii Region of NA

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*One of the duties of the Hawaii Regional Service Committee (HRSC) is to maintain a liability policy for the Fellowships meetings and special events. Recently there have been a lot of questions on the insurance policy. Below is a series of questions and answers on the policy to be shared with the Fellowship. If you have more questions on the policy, please direct them to the HRSC Vice Chair thru your Regional Committee Member*

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### ***What does this insurance policy cover?***

General Liability Insurance protects our Fellowship services from claims by NON MEMBERS. This is not an accident policy; members who may slip and fall at a meeting or event should look to their own health insurance policy for coverage.

### ***Can you give us some examples?***

- 1) NA rents space at a church. While the meeting is being held, someone turns a coffee pot on and neglects to notice the burner is very close to a potholder, which catches on fire, burning part of the facility.
- 2) NA hosts a picnic at the beach. This event is listed on the insurance policy as a covered event. A parent of a member is picking them up and trips over a beach chair and is injured.

Both of these events would be covered, subject to the \$1,000,000 limit of insurance.

### ***So are meetings/groups, the HRSC, the ASCs and special events covered?***

Yes. Meetings are covered if they are listed on an Area meeting schedule AND that the contract they sign is in the name of the Areas Service Committee, not the group or an individual's name.

The insurance policy includes the Regional Service Office of HI aka: Narcotics Anonymous, the 501(3)(C) entity, as well as each of the individual Areas by name for their own meetings.

Special events such as dances, campouts, Gatherings, retreats and Learning Days are covered at a \$125 cost for the event to be covered (as of June 1, 2020). The event MUST be listed on the policy for coverage to apply. The event must have a date and location for the event to be eligible for listing. Contact the HRSC Vice-Chairperson directly or through your Area's Regional Committee Member to

get the event on the insurance policy. The insurance agent will not accept event listings for the policy from individuals other than through the HRSC Administrative Committee.

A dance, a picnic or a campout that is sponsored by a meeting is not covered if it has not applied for coverage.

***We are told by the venue that we need to have someone “additionally insured”? Does this policy cover that?***

Yes, this policy covers “additionally insured” parties.

It is very important that groups enter into an agreement by using the Region or their Area’s name, not an individual’s name or the meeting’s name. Meetings that do not meet this criterion cannot name an “additional insured” entity.

There is a \$125 cost for anyone needing to be named “additional insured” (as of June 1, 2020). You must have the location (for event or meeting) and the exact name of the additional insured and where we send the certificate of insurance. There are new requirements that we have a contract or written agreement that shows the entity that is requiring us to name them as additional insured.

To obtain an “additional insured” certificate of insurance, contact the HRSC Administrative Committee to initiate the transaction.

***We need “proof of insurance for our meeting/event? How do we get this?***

Proof of insurance certificates are available at no cost. Any meeting or event space that simply wants to see that the Region has insurance in place can contact the HRSC Vice-Chair with the name and address of the certificate holder (the church, YMCA etc.) and the event or meeting information to apply for proof of insurance from the insurance agent.

***Something happened at our meeting and we might be sued! We need to talk to someone about it!***

The biggest exposure we have is property damage claims. Our policy gives us \$1,000,000 limits for “bodily injury and property damage”. If there are any incidents that might turn into a claim, please notify the HRSC Vice-Chairperson as soon as possible. Please be prepared to provide contact information.

***If we have a meeting in a private residence, are we covered by this policy?***

Even if the meeting is listed on the meeting schedule, coverage does not apply to meetings in a residential setting (house, apartment building). It is recommend that members wishing to have a meeting in a residential setting check with their own insurance policy for coverage.