



**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: January 12, 2020

Re: UPDATED: Questions on the General Liability Insurance for the Hawaii Region of NA

One of the duties of your Hawaii Regional Service Committee (HRSC) is to maintain a liability policy for the Fellowship's meetings and special events. Below is a series of questions and answers on the insurance policy and HRSC communication protocol to be shared with the Hawaii Fellowship. If you have questions on the insurance policy, please direct them to the HRSC's Vice-Chairperson. If you don't know who that is contact a HRSC member such as your Area Regional Committee Member (RCM) or send a message thru the NA Hawaii website: <https://na-hawaii.org/contact-na-hawaii/feedback-form/>

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. 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, Regional Service Committee, Area Service Committees and special events covered?

Yes. Narcotics Anonymous meetings within the State of Hawaii are covered also. Regional Service Office of HI aka: Narcotics Anonymous as well as each of the individual Area by name.

Meetings are covered if they are listed on an Area meeting schedule. Meetings not listed on a meeting schedule may also be covered. Please contact the HRSC *Vice-Chairperson* if a meeting not on a meeting schedule should be covered by our policy.

Insurance coverage for special events such as dances, campouts, Gatherings, retreats and Learning Days is available at a cost for the event to be covered (as of June 1, 2019). The event **MUST** be listed on the policy for coverage to apply.

Every year when the policy is renewed we list the common events to be covered – all Gatherings, the Regional Convention and the Learning Days event. Changes to these events must be communicated to the HRSC *Vice-chairperson* to verify coverage for the event.

The event must have dates and location for it to be eligible for listing on the insurance policy. The contract for the event must use either the Area Service Committee name or “Regional Service Office of HI aka: Narcotics Anonymous”.

Some facilities or vendors require that the contract be signed by a person rather than by a committee. In these cases our insurance agent recommends that when we sign a contract with our name for these events (gatherings, conventions, and other special events for insurance policy coverage) we write under our signature the ASC’s name or the Regional Office of Hawaii name as stated earlier in the FAQ.

To restate, making a contract in the names of the Area or the Regional Service Office does not automatically add the event to our insurance policy, it must go thru the HRSC Vice-Chairperson for the insurance agent to validate the event on the insurance policy.

Contact the Hawaii Regional Service Committee’s Vice-Chairperson to get the event on the insurance policy. Do not contact our insurance agent directly; the agent will not accept event listings for the policy from individuals. The request for adding an event to the insurance policy must be done by the Vice-Chairperson or another member of the Regional Service Committee Administrative Committee if needed.

Payment for an insured event is made by the HRSC to the insurance agent. All service committee payments are made out to the HRSC and sent to the HRSC Treasurer (through the HRSC Vice-Chairperson).

It is important to restate that a dance, a picnic or a campout that is sponsored by a meeting is not covered. Special event coverage for a meeting or a service committee has to be applied for through the HRSC’s Vice-Chairperson.

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

Yes, this policy covers “additionally insured” parties.

There is no cost for anyone needing to be named “additional insured” (as of June 1, 2019).

There are new requirements (as of June 1, 2019) that we have a contract or written agreement that shows the entity is requiring us to name them as additional insured. This can simply be an email request from them to you. Send this information noting the location, the entity's name to the HRSC Vice-Chairperson to start the process with our insurance agent.

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 proof of insurance in place can contact the HRSC Vice-Chair to provide the information to our insurance agent for proof to be provided.

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

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's Vice-Chairperson as soon as possible with the information on the incident to begin communications with the insurance agent if needed. Please provide the name and address of the certificate holder (the church, YMCA etc.) and the event or meeting information. Obtain the date, location, description of the incident as well as names and contact information of potential claimant.

What about child-care? Can a meeting or special event offer this service and be covered by this policy?

There is no coverage for child-care within this insurance policy. Groups, Area and Conventions should not post on their schedules and flyers that “child-care” service is provided to protect our Region's ability to obtain liability insurance.

Stating that a meeting or special event is “child friendly” is acceptable but is not a protection from liability.

Those groups, Areas and Regional events that wish to provide “child-care” service that is covered by insurance can either obtain their own insurance (which is very, very expensive). The least expensive option is to hire a professional child-care service, which should have the required insurance. However to engage in such services you may be required to fulfill additional licensing requirements by the State of Hawaii. Be advised we need to ask for proof of insurance from such vendors.