



Liability Insurance for Al-Anon Family Groups in the Southern California World Service Area

Area Assembly, May 21, 2022

HISTORY

Using Knowledge-Based Decision-Making for an Informed Group Conscience

November, 2018 Assembly – created a **Thought Force** after that Assembly to consider this issue using the KBDM process.

- Members of that ThF: Elaine A. (Chair, D75), Chris C. (D40), Laura H. (D69), Jocelyn F. (D8), Joyce D. (D69), Maureen D. (D12), Eva B. (D75, SCWS Treasurer)
- Tasked with thoroughly exploring all related issues, specifically:
 - a) whether the Area should be the point of contact to provide information about insurance for SCWS Groups so that they could purchase insurance for themselves *or*
 - b) explore possibility of purchasing an Area policy that would cover all eligible Al-Anon/Alateen Groups.
- **September 26, 2020 Mini-Assembly:** The ThF recommended that the Area create a Task Force to further explore purchasing insurance for all eligible Area Al-Anon/Alateen Groups.

Using KBDM for an Informed Group Conscience (continued)

- **Task Force (TF)** formed in **October, 2020** to explore feasibility of purchasing a liability insurance policy that would cover all eligible SCWS AI-Anon/Alateen Groups.
- Members of the TF: Laura H. (Chair, D69), Dan P. (D57), Josefa J. (D64), Kim S. (D24), Kirk S. (D39), Lalena C. (D12, SCWS Secretary), Larry B. (D8), Roxane S. (D72), Sandra S. (D3)
- **November 20, 2021 Assembly:** TF made 4 recommendations:
 - 1) Approve recommendation that Area purchase General Liability Policy for all eligible Groups in SCWS Area
 - 2) Funding of any policy be part of ongoing budget of SCWS from 7th Tradition contributions

Using KBDM for an Informed Group Conscience (continued)

- 3) Approve formation of Work Group to
 - a) review quotes from TF and find additional quotes,
 - b) recommend most appropriate policy,
 - c) define duties of new Insurance Coordinator,
 - d) continue to oversee implementation of the new insurance processes for the first year,
 - e) in consultation with Area Chair, determine whether Work Group should continue beyond the first year.

- 4) Approve authorizing the Board (i.e., Area Officers and Coordinators) to:
 - a) purchase the policy/policies recommended by the Work Group
 - b) exceed the \$2,000 limit for spending, up to and including \$4,000, if necessary.

Using KBDM for an Informed Group Conscience (continued)

- **November 20, 2021 Assembly:** Area Chair asked for volunteers to be on the Area Insurance Work Group to carry out the charge voted on at the Assembly (previous slide, #3).
- **February, 2022:** Area Chair enlisted several members to be on the Work Group: Larry B. (Chair, D8), Jayme C. (D 57), Laleña C. (D12, SCWS Secretary), Miriam M. (D72), Sam Y. (D36).
- Work Group members presented final recommendation to SCWS Board on May 14, 2022.

OUTCOME

We are happy to announce that:
the Work Group found a liability policy
that will cover
all eligible Al-Anon/Alateen Groups
in the SCWS Area!

On Saturday, May 14, 2022,
the Work Group members presented to the SCWS Board
a suitable liability policy that met all of the necessary criteria.

Motion Approving Purchase of General Liability Insurance

**The SCWS Board unanimously approved
purchasing the insurance policy**

recommended by the Southern California World Service Area Insurance Work Group.

The following are the criteria for Al-Anon Family Groups (AFG) to be eligible for coverage under this insurance policy:

1. Physical Groups in the Southern California World Service Area,
2. Registered with World Service Office (WSO),
3. *Active* Status,
4. Listed/published on the WSO al-anon.org website*

*with the exception of limited access groups (i.e., institutions, schools, military bases) which are held in locations that may not be open to the general public. Only the first 3 requirements apply to these groups.

What does the policy cover?

In addition to Liability Coverage, we also needed insurance for Alateen Groups in schools. Fortunately, because SCWS had already purchased Directors & Officers (D&O) Liability Insurance that included Improper Sexual Conduct, we were able to purchase a policy that includes this coverage for all eligible Al-Anon Groups—including Alateen.

Our expanded policy now covers Groups!

	Cost per year	Limit Per Occurrence	Limit Per Year (Aggregate)	
Existing SCWS Policy (Corporation's Liability Policy)	\$2,926	\$1M	\$3M	Did NOT cover any Groups
Expanded Policy in 2022	+ <u>\$1,845</u> <u>per year</u> GRs approved an increase up to \$4,000 per year	\$2M	\$4M	Covers <u>ALL</u> eligible Groups.
	<u>TOTAL = \$4,771</u>	ZERO deductible	Also includes \$20,000 for medical costs	

NOW WHAT?

**We need an
Insurance Coordinator!**

What will the Insurance Coordinator do?

1. Receive and process applications from Groups for a Certificate of Insurance (issued by the insurance company) to provide to eligible Groups whose facilities *have asked for them*.
2. Work closely with our insurance broker to provide the proper paperwork for Certificates of Insurance.
3. Educate members about insurance—applying for Certificates and explaining what is (and is not) covered by our policy.
4. Become an SCWS Board Member, in service to *all* of our Area's members (see Job Description on the [scws-al-anon.org](https://www.scws-al-anon.org/area-service-board/area-world-service-board-election-information/) website):
<https://www.scws-al-anon.org/area-service-board/area-world-service-board-election-information/>

What should you/your Group do?

Since all eligible SCWS Groups are covered,
(whether or not they obtain a Certificate). . .

if the facility at which you are currently meeting

–or to which you hope to return post-pandemic–

has not asked for proof of insurance,

don't do anything!

Our new Insurance Coordinator will be flooded with requests for Certificates from Groups at facilities that *have* required/requested them.

Please do not request a Certificate if your facility has not asked for one!

What should your Group do
if the facility at which you meet
has asked for a Certificate of Insurance??

1.) Your Group will apply for a Certificate using the designated form here:
[scws-al-anon.org](https://www.scws-al-anon.org)

You MUST include your Group's World Service Office (WSO) Identification Number on that form.

Use this link on the [scws-al-anon.org](https://www.scws-al-anon.org) Home Page to find your Group's WSO ID number:
<https://www.scws-al-anon.org/how-to-find-a-meetings-wso-id-number/>

2.) Please read the form thoroughly and follow all instructions to avoid delays.

3.) Remember that this is a new process and the new Insurance Coordinator will be receiving many applications.

4.) Expect it to take 10 days or more to receive your Certificate.

We will let you know
via a listserv message
and on our website's home page
when we have
an Insurance Coordinator
and
the form is ready for you to fill out!

Please remember that. . . we need an Insurance Coordinator before we can process applications!

Also remember:

- We are all volunteers, so be patient while we roll out this new process.
- Only apply for a Certificate if your facility has asked for one.
- All eligible Groups are covered, even if you have not applied for a Certificate.
- The cost to the Area for the insurance is covered by your 7th Tradition contributions.
- Other Areas that provide insurance for Area Groups have gone for years without submitting any claims. We hope that this will be true for SCWS as well.

And now. . .

Questions?

Comments?