

## **Task Force Topic: Certificates of Insurance Needs and Issues**

**Members:** Doris M. (Chair), Bob C., Mark F., Janet F.

**Background/Historica Info:** In the past the Area used their Insurance Policy to provide a COI for District and Group events. In February 2015, due to an audit at their office, our Insurance provider came to understand that this was in error. We can no longer operate this way. This leaves many Districts and Groups in a bind, and with no way to understand what to do next.

**Reference Materials:** There are three documents that have been created by the Chairperson in consultation with the Insurance Provider (Della Porta Group) regarding these issues.

**Financial Impact:** There is probably no impact to the Area, but the Task Force should address some of the possible financial impacts to the Districts and/or Groups.

**Charge:** Please do some research on this issue and make a report to the Area about what you find. Use the documents that are provided with this Task Force Charge. Make a plan to discuss these issues with local Insurance companies in various parts of the State, and help us draft a Memo or Guideline for our Membership to help them understand the ramifications of this issue.

Please keep in mind that our primary purpose is to help families and friends of alcoholics. **Your charge is not to find good insurance policies**, it is to come to an understanding of the issue so that individual Groups and Districts can have some kind of foundation on which to start making their own decisions.

It is important for the Task Force to understand and remember the difference between an organized corporation (NFA AFG, Inc) , and a traditional group such as our Al-Anon Family Groups. We do not have to come up with a solution. We just want to understand the situation.

### **KBDM Questions from Thought Force (if any):**

What do we wish we knew, but don't?

There has been a lot of confusion about what the responsibilities are of the Area, of the District and of the Group in terms of working with the different venues where Al-Anon meetings are held.

**Task Force Timeline:** The Area would like some kind of report by July 1. You may use Conference Calls, email and Google Docs to create your community. Please ask Technology Coordinator or the Chairperson to help you learn how to use these tools.

### **Task Force Summary / Findings:**

There are four basic choices for a Group or District being asked for a COI:

1. Ask to be covered by the facility's current policy.
2. Discuss coverage with a local insurance agent.
3. Send a letter similar to the sample that asks if it is truly necessary.
4. Seek another meeting place.

### **Task Force Recommendation:**

We believe this report should be placed on the Area Website under the Documents and Resources Section, under a separate Insurance Information Tab. We also recommend including two other documents:

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1. The Area letter to its Insurance agent. This outlines the language that Groups and Districts should use when discussing the matter with professionals. At this point these are the basic guidelines for a Group or District to use when dealing with issues around Certificates of Insurance.
2. A copy of one letter used by a group in one of the Districts. This can be used as a guide.

The Task Force recommends that Groups to work with their District Panels, using the Service Structure that supports our service efforts. By making sure that the District Representative has all of the information, and that is making it available through the District to all the Groups we are following the Group Conscience of the worldwide fellowship by having information flow through established channels that are available to everyone.

Our Knowledge Based Decision Making (KBDM) processes are built on four key precepts, one of which is that all decision makers have equal access to the information. By allowing the DR to make announcements, or create Task Forces, or direct the flow of information we can do our best to avoid leaving people out of the process, and encourage everyone to participate in asking questions and gaining understanding.

## Sample AFG Insurance Letter to Meeting Facility

TO: The Building and Grounds Committee  
The Session of The First Presbyterian Church xxxx, FL

FROM: XYZ, Group Representative or Group Contact  
ABC Al-Anon Family Group  
(Contact information)

REF: Renting Classroom spaces for meetings

The XYZ Al-Anon Family group has been meeting for over 5 years. Previously, we met at The First United Methodist Church. Because of a change in the rent, we moved and are now meeting at St. Marks United Methodist Church on NE 8<sup>th</sup> Road. St. Marks is currently involved in a project that will eventually provide shelter for homeless families seeking a better way of life. Although they are striving to find a permanent room for us that will suit our needs, there is limited space. We have, therefore began searching for a new meeting place to rent.

The following will hopefully clarify our purpose for meeting. We are made up of relatives and friends of alcoholics who gather together for mutual aid. Our membership consists mostly of middle aged to older women although not exclusively. We read books and literature and then discuss what we have read. Our hope is that doing this will help ease us from the effects of living with problem drinkers. We do no fund raising, we do not accept contributions outside our membership, and we do not accept grants, public or private funding of any kind.

Because we are anonymous and have no “officers” just “trusted servants”, it may be very difficult to acquire any kind of legal insurance policy or certificates. This is something that has not been required by the previous churches where our group has met. It may also be important for you to be aware that there are no professional services of any kind being provided at our gathering – no counseling, no advice, no therapy. Whatever recovery an individual gets is in no way part of a professional service industry. For these reasons we would appreciate your considering waiving this requirement for our group.

Your church is lovely, the meeting room suits our needs, and we feel it would be a very appropriate place for our Wednesday gathering. Thank you.

## **Sample AREA Letter to Insurance Agent explaining the nature of Al-Anon Area 9**

Dear Amanda,

It was very nice to talk to you today. Per our conversation I am outlining in this email what I believe to be pertinent information that should help in creating insurance quotes for various groups here in Florida.

Al-Anon Family Groups is a worldwide fellowship - not organized in any legal way, but held together by a common problem and the belief that we can learn how to deal with certain problems in our lives. There is a service structure to the organization but again, this is not legally binding or legally organized. At various points in the process certain corporate entities have been created to accomplish specific tasks. This is true world wide.

### **Here in Florida**

NFA AFG, Inc is a corporation created to represent a group of people in order to make contracts with hotels for holding meetings. This Corporation has a specific purpose and there are limitations on what coverage it provides to the individuals and groups which make up its membership.

NFA AFG, Inc is a committee that responds directly to a statewide group of people. It is organized and serves at their pleasure.

There are no groups, branches, subsidiaries or any other smaller entities of this corporation.

### **Informal Service Structure**

In our informal service structure we use terms such as "group" and "district" and "area" to describe various gatherings of people. None of these terms is legally binding, and none of these gatherings is organized or incorporated. Instead this organization is designed for internal communication purposes.

For purposes of Insurance coverage I believe it is important for you to understand exactly what the "groups" and "districts" do: We read books, we gather in meetings and discuss the books and then we leave.

We do not do fundraising, we do not accept contributions outside our membership, we do not accept grants or public or private funding of any kind.

Again, we gather together, read books, discuss them, and then go on with our lives.

### **Confusion about services being provided**

Whatever help or recovery an individual gets is not in ANY way part of a professional service industry. There are no professional services of any kind being provided – no counseling, no advice, no therapy. We are not organized in any legal way, and we are not even trying to provide education. We read books, we share our thoughts and experiences, and we then leave the building we are meeting in.

What we are trying to insure, or to provide via insurance, is some kind of coverage for the church or other business – they already have property and liability coverage and they are asking for some kind of supplemental coverage in case some incident happened during our meeting.

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I believe we should not be discussing the content of the meetings, just as you would not be discussing the content of any other group's business -- just what kind of business: social, professional, etc. This is, for purposes of Insurance coverage - a purely social gathering. Like a book club. Whatever we have done or said that has led to this misunderstanding I apologize for. We are not professionals, and we are just trying to comply with various requirements now being asked of all groups meeting in churches and other buildings. We are not trying to deceive anyone, but also we are not in the type of business it seems we have given you to understand.

### **Historical experience**

In the 32 years I have been associated with this organization of people there has never been one incident, much less one claim. And, again I stress, there is no legal entity involved, no professional or educational services being provided, no legally constituted group of any kind – only an informal gathering of people around a discussion of some literature.

*What we are trying to insure is general liability for a group of people gathering to discuss some books.*

### **What name to use on the policy**

I believe if you want to describe the group that is seeking a general liability policy you should simply use “AFG Area 9 District \_\_\_\_” The association with Al-Anon Family Groups is not necessary and accordingly may be causing some confusion. There should be no indication whatsoever that the person or group is associated with anything that has to do with alcohol. And since there is no professional, educational or therapeutic services being offered in any way it is imperative that the coverage be limited to the same thing that would be provided if ABCDEF Book Club wanted to meet on a weekly basis to discuss a book they were reading.