

Just For Today Area Minutes

Date: January 9, 2022

Location: Yates Center, KS

Home Group P A

Freebirds-Independence		X
Pioneer-Emporia	X	
RIP-Chanute	X	
Last Chance-Eureka		X
Second Chance-Ark City	X	
Clean and Free-Cherryvale	X	
RUTS-Wellington		X
Iola NA-Iola		X

Chair Position P A

Area Chair	X	
Area Co-Chair	---	---
Treasurer	X	
Co-Treasurer	---	---
H&I Chair	X	
H&I Co-Chair	---	---
PR Chair		X
PR Co-Chair	---	---
Webmaster		X
Activities Chair	X	
Activities Co-Chair		X
PO Box		X
RCM	X	
Alt. RCM		X
Secretary	X	
Co-Secretary	---	---
Literature Chair		X
Literature Co-Chair	---	---
Outreach Chair	X	
Outreach Co-Chair	---	---

Attached to minutes:

- Group Reports
- Chair Reports
- Updated Treasurer Reports
- Region Motion
- Area Motion
- Second Chance Flyer

Meeting Opened with a moment of silence followed by the Serenity Prayer.

1st Concept read and discussed

Introduction and roll call followed.

Last month's minutes were read-Accepted **MSP**

Open Positions:

Area Co-Chair

Co-Treasurer

H&I Co-Chair

PR Co-Chair

Co-Secretary

Literature Co-Chair

Outreach Co-Chair

Elections:

None

Group Reports:

-Freebirds: See Report

-Pioneer Group: See Report

-RIP: See Report

-Last Chance: No Report

-Second Chance: See Report

-Clean and Free: See Report

-RUTS: No Report

-Iola NA: No Report

Chair Reports:

-Area Chair: No Report

-Treasurer: See Report

-H&I: No Report

-PR: No Report

-Webmaster: No Report

-Activities: See Report

-PO Box: See Report

-RCM: No Report

-Secretary: See Report

-Literature: See Report

-Outreach: No Report

Old Business:

-Region policy update motion 11212021-01 tabled until next ASC.

-ADHOC tabled until next ASC.

-Discussion on MOM Campout escrow. Move \$271.79 from MOM campout escrow to general funds to leave \$3500 and seed money.

-MOM campout date TBD

-Area Motion 11142021-01. Much discussion. Tabled until more information comes from Region.

New Business:

- PO Box payment due in April. Waiting to see if there is a bill for next ASC.
- Discuss dates in March and where for CAR representation.
- Bring desserts and finger foods for next ASC

Who is cooking meal for next area: Mark S.

Total money received: \$58 for March ASC

Next area meeting: February 12, 2022

Take back to groups:

- Region policy update motion 11212021-01
- CAR representation group and date in March.

-

Motion # 11142021-01

MOTION/ REQUEST FOR FUNDS

Name or Committee: Flt H. Alt GSP Freebirds

Date: 11/14/21

Second by / Payable to : _____

Pro: _____

☒ New ☐ Old ☐ Amendment

Con: _____

Financial Impact/
Amount Requested: \$ _____

Housekeeping Yes No

Abstain: _____

Escrow Yes No

BACK TO GROUPS: (YES) NO

Pro: _____ Con: _____ Abstain: _____

MOTION TABLED: YES NO

Pro: _____ Con: _____ Abstain: _____

Motion: (Please state motion/request clearly and accurately)

The Area Should pay 1/10 of the Regional Insurance cost per quarter

Intent of Motion:

To be fully self supporting and pay our share of the insurance policy

FOR SECRETARY USE ONLY

Comments from Discussion/Amendments:

Accepted by Motioner? Yes

For Treasurer's Use Only

Check #:

Signature of Recipient:

11212021-01

Ad Hoc Elections Working Group.
November 21, 2021 RSC.

Rich C., Aimee K., Wayne S., Tim S., Curt S.

We researched the RSC minutes for elections held going back to February of 2015, went over the information provided during discussion in the August RSC, and compared that with information from Regional Policy. That data was augmented by additional information provided by Tim S., dating from the mid-1980s through to February of 2010 with respect to various RSC motions and discussions regarding elections. In doing so, we note that Regional Policy identifies four different types of Regional Trusted Servants. We also saw trends that make sense to follow as they affect how a particular Regional committee or workgroup functions. We used this information to develop a policy change that will cover both election dates, and how to handle out-of-schedule elections when there hasn't been willingness during the normally scheduled election for a position. The motion will be presented during the November RSC.

We also found several discrepancies in Regional Policy that we saw as outside the task of setting election schedules. Among them are:

- numerous positions with no term length,
- no instruction for the election of Standing Workgroup trusted servants (for example, Newsletter)
- Positions that do not seem to exist (Communications),
- Positions that do not exist in Regional Policy that have been elected (Co-Secretary).
- Regional policy does not cover the election of subcommittee positions, although some positions are listed as Standing Workgroups.

We believe that either the current Ad Hoc Elections Working Group, or another new workgroup should be tasked to make policy change recommendations in order to provide clarity on these discrepancies.

In summary:

We will present a motion regarding election schedules

We recommend additional activity to clarify positions in Regional Policy.

Blessings,
Curt S.

and WMA

Motion:

To update Regional Policy as follows:

Under **Section VI Elections**, add the following, "Section E Election Schedule."

1. Admin and Regional Trusted Servants shall be elected in the May RSC.
2. Standing Subcommittee facilitators shall be elected in the August RSC with the following exceptions: Convention is held in the February RSC, S2S is held in the November RSC.
3. Standing Workgroups will be elected in their respective Standing Subcommittees in the August RSC.
4. Should any position not be filled in its scheduled RSC, the election will be held over to the next RSC, and subsequent RSCs until the position is filled. If a trusted servant is elected in a RSC within half the time to the next scheduled election, the trusted servant's term shall end per the election schedule. If a trusted servant is elected in the remaining time before the next scheduled election, then the trusted servant's term shall be considered to be the remainder of the current term and the full term to follow.

Intent:

To codify the election schedule within the Mid-America Regional Policy, and provide the means to deal with elections when they are not fulfilled per the election schedule. The following examples illustrate how number 4 works.

- The position has a 2 year term and is scheduled for the May RSC. No one is elected in May. The position will be available for election at any subsequent RSC. It is filled in the first year of the term (Year 1 Aug, Nov, Feb, and year 2 May). The trusted servant is elected to fill the remainder of the term, in this case the second year of the term.
- The position has a 2 year term and is scheduled for the May RSC. No one is elected in May. The position will be available for at any subsequent RSC. It is filled in the second year of the term (year 2 Aug, Nov, Feb). The trusted servant is elected to fill the remainder of the positions term and the next 2 year term.

SECOND CHANCE
6TH ANNIVERSARY CELEBRATION!!!



Come help Second Chance Celebrate 6 years of carrying the message!!!

DATE

SATURDAY, JANUARY 22ND, 2022

TIME

3 PM- 8 PM

DINNER AT 5PM

DOORS OPEN AT 2:30 PM

WHERE

615 W. BIRCH

NORTHWEST COMMUNITY CENTER

ARKANSAS CITY, KS. 67005

SPEAKERS

3 PM- ERIC M.- ARK CITY

4 PM- KODY B.- TULSA

7 PM- ROD D.- EMPORIA

RAFFLES! GOD SHOTS! LITERATURE! FELLOWSHIP!

For more information contact- Skylar G.-620-441-8390 or Heather M.-620-660-0066

No addict turned away!



Second chance
January

Hello Area family,

Meeting attendance is down from last month with a total of 563 attendees for the month. ^{of December} This is an average of just over 18 per night. We had the following birthdays. 13 newcomers, Ashley, Natasha, Latisha, Heather & Charity had 30 days. Eric, Calie, Alana, & Lindsey had 60 days. Olivia, CJ & Trevor had 90 days. Cael, Jason, Stephan & Jeremy had 6 months. Jackie had 9 months. Kovele & Sierra had 1 yr. Joe Joe & Jimmi had 12 years. On the 10th we will celebrate our 6 year anniversary. We will have a speaker Sam on the 22nd at 3pm celebrate this milestone. We continue to gain new members from our H+I efforts. We just had our first men's square it was a great time with bowling & fellowship. We continue book study on Mondays & Thursday's. This is all I have to report at this time. Thank you of letting be of service

Kevin M

12/14/21

Recovery in Progress

Hello Area family,

I trust everyone had a wonderful holiday. There isn't much to report at the R.I.P. group. We have been averaging 8 people at our meetings. With only a couple of birthdays.

Marsha B. 24hrs

Terri H. 90 days

We have included a 40 dollar donation and are looking forward to a new year in recovery!

Thank you for letting me be of service.

Sincerely,

Charlie H.

Hello area family,

Apologies for my absence, yet again. Thank you Rod for attending in my place. Recovery continues at Pioneer Group. Thank you to everyone who made the trip for the MARCNA fundraiser on New Year's Eve. It was a lot of fun, the speaker Jacob K from Topeka was awesome and great fellowshiping was had by all.

There was much discussion at our last GSM, regarding the donation to region increase for insurance. Pioneer Group hasn't had a service meeting since getting the more information about sending more money to the Region.

Several birthdays were celebrated in December including Danika and Johnny 30 days, Jessica 60 days, Brendan and Mike 90 days, Miranda, Cheyenne, and Matt 6 months, Robert 1 year and David S with 35 years.

We got some help in setting up hybrid meeting capabilities for our birthday nights and speaker meetings please join us on Zoom at 361 423 446. Our Friday night speaker Kerah P from Wichita was Awesome and we also had members the Virtual Group 50/50 join us. Their Group started back in 2020 doing 50 meetings, in 50 States, in 50 days and is still going today.

On a more somber note we have had a few members of our Group test positive for covid lately. So far we have not had anyone reach the critical stage so no deaths yet like a few of the Groups in the Region have had.

In loving service,

Quenton C. GSR and Rod D Alt GSR Pioneer Group

1/9/22

Hello JFT Area Family,

All is slow at the Clean + Free Recovery group. attendance has been 1-2 people. I ~~just~~ visited Freebirds to get our flag back and forgot to get it after the meeting. Thank you for letting me be of service

Kaydee M

Hello JFT Area Family,

Nothing to report this month. Thank you all for your help and support while I have been figuring this position out. I appreciate you all!

Kaydee M.
Area Secretary

1-8-22

Freebirds Area Report

Hello Area,

Sorry about my absence. I cant seem to shake this sinus infection.

Freebirds is doing well. We celebrated Flo's 20 year, Tosh's 13 year, and Megan's 18 month birthday at a combination birthday celebration/ Speaker/ New Years Eve party with food and bingo. It was fun.

Attendance has been down during the week but still good recovery.

Flo has a check for the area so we will figure out how to give to treasurer.

Thank you for letting me serve,

LeAnn

January Literature Report

Hello Area,

I'm glad to see everyone back after the holidays. I placed an order from NAWS last week but I have not received it yet. I will make arrangements to get the ordered items to the groups. When I placed my order I was not sure if NAWS had the updated SPAD's available yet so I will order more of them with my next purchase. Listed below are my transactions for the month.

Starting Escrow	\$152.89
Lit. Sold	\$203.25
Escrow	\$356.14
Lit Stock	\$2,182.51

Thanks Scott F.

Greetings Area Family,

Though I do not have much to report today, I am sure we will be making the final decisions for the Feb. 12th Literature Fundraiser today. I am also eager to get started on planning for the MOM campout for 2022. Thank you for letting me serve.

Skylar G.

Hello, Area Family

I have been checking the P.O. Box a couple times a week and have only received the local emporia magazine.

In loving service

Taylor C. - P.O. Box:

Just For Today Area of NA Treasurer's Report

December Report

Sunday December 12th, 2021

Date	Description	Check No	Withdrawal	Deposit	Balance
	Starting Balance				\$5837.68
11/19/21	Group Donations-Chanute, RUTS, Pioneer, Freebirds			\$260.00	\$6097.68
11/15/21	Literature deposit			\$1075.09	\$7172.77
11/14/21	Scott Ford	2101	\$1202.29		\$5970.48
	Rich Atchison- RCM hotel	2102	\$75.00		\$5895.48
	Marsena	2103	\$200.00		\$5695.48
	Literature rack		\$42.05		
	Starter kit		\$71.09		
	Shipping		\$94.76		
11/30/21	Total Balance				\$5695.48
	LITERATURE	starting	purchase	shipping	Lit escrow
	Literature Escrow	\$363.46	\$1202.29	\$94.76	\$373.07
	H&I Escrow	\$768.24			\$768.24
	M.O.M. Campout Escrow	\$3771.79			\$3771.79
	Prudent Reserve	\$300.00			\$300.00
11/14/21	Spendable Amount				\$482.38

Just For Today Area of NA Treasurer's Report

January 2022 Report

Date Jan 9, 2022

Date	Description	Check No	Withdrawal	Deposit	Balance
	Starting Balance				5695.48
	Group Donations- pioneer, Chanute			\$90.00	\$5785.48
	Literature deposit			\$536.75	\$6322.23
	Scott Ford	2104	\$677.78		\$5644.45
	RCM hotel reimbursement			\$15.00	\$5659.45
	Donation				
	Shipping		(53.01)		
	Shipping				
	Total Balance				\$5659.45
	LITERATURE	starting	purchase	shipping	Lit escrow
	Literature	\$2486.96	\$677.78	\$53.01	\$356.14
	H&I Escrow	\$768.24			\$768.24
	M.O.M. Campout Escrow	\$3771.79			\$3771.79
	Prudent Reserve	\$300.00			\$300.00
	Spendable Amount				\$463.28

Just For Today Area of NA Treasurer's Report

November Report

Sunday November 14th, 2021

Date	Description	Check No	Withdrawal	Deposit	Balance
	Starting Balance				\$5615.21
10/12/21	Group Donations – Chanute, RUTS			\$60.00	\$5675.21
10/12/21	Literature deposit			\$237.47	\$5912.68
	Campout Merchandise	*		\$104.00	
11/10/21	Rent – Oct. - Dec	2100	75.00		\$5837.68
10/10/21	Mark S. - Campout food	*2098	\$186.48		
10/10/21	Cristina Lynn – campout activities	*2099	\$96.89		
10/31/21	Total Balance				\$5837.68
	LITERATURE	starting	purchase	shipping	Lit escrow
	Literature Escrow	\$1979.03			\$363.46
	H&I Escrow	\$768.24			\$768.24
	M.O.M. Campout Escrow	\$3951.16			\$3771.79
	Prudent Reserve	\$300.00			\$300.00
11/14/21	Spendable Amount				\$634.19

*Merchandise deposit and 2 written checks were all part of Campout escrow

Just For Today Area of NA Treasurer's Report

Campout Report

Sunday October 10, 2021

Date	Description	Check No	Withdrawal	Deposit	Balance
9/14/21	Hoodies sold			1960.00	
	Raffle money			708.00	
	50/50 money			134.00	
	Merch, auction, donations			2987.00	
	Items sold at Area			104.00	
	Hoodie			30.00	
	Total Receipts				\$5923.00
	Startup money		450.00		
	Facility - Group + sites		592.00		
	Grab bag		50.00		
	Hoodies		1730.59		
	Tees		702.10		
	Mugs		424.26		
	Sam's		290.09		
	GW Foods		91.12		
	GW Foods		152.80		
	Activities (47.65+19.71+29.53)		96.89		
	Mark S - Food		186.48		
	Petty cash		?		
	Total Expenses				\$4766.33
10/10/21	Profit				\$1156.67

Just For Today Area of NA Treasurer's Report

October Report

Sunday October 10th, 2021

Date	Description	Check No	Withdrawal	Deposit	Balance
	Starting Balance				\$3976.14
9/14/21	Group Donations – Pioneer, Eureka, Freebirds X 2, Ruts, RIP groups			270.00	\$4246.14
9/14/21	Literature deposit			716.95	\$4963.09
	shipping		\$84.30		
	Lit rack		\$49.75		
	Starter kit		\$71.09		
9/12/21	Joshua B. - RCM hotel	2096	\$75.00		\$4888.09
9/12/21	Scott F. - Literature	2097	\$1069.55		\$3818.54
	Profits from campout			1796.67	\$5615.21
9/12/21	Total Balance				\$5615.21
	LITERATURE	starting	purchase	shipping	Lit escrow
	Literature Escrow	\$2551.15	1069.55	84.30	\$93.59
	H&I Escrow	\$768.24			\$768.24
	M.O.M. Camp out Escrow Profit from 9/21	\$2154.49		1796.67	\$2154.49 (3951.16)
	Prudent Reserve	\$300.00			\$300.00
9/12/21	Spendable Amount				\$502.22

or property loss or damage (i.e., accidents). Liability insurance also covers the cost to defend an asserted claim from a third party against the policyholder whether or not the policyholder is later found not to have done anything wrong. When an incident occurs that is covered by the policy, the insurance company will interact with the individual(s) who may have been harmed in an effort to resolve any related costs, within the limits provided in the policy.

Liability insurance basically covers the negligence of the policyholder and others covered as "insured parties." "Negligence" is defined as the failure to exercise the care toward others for a foreseeable and unreasonable risk of harm that a reasonable or prudent person would have taken in the same or similar circumstances, or taking an action that a reasonable person would not.

The primary liability insurance policy for organizations holding meetings and events is called Commercial General Liability (CGL) insurance. The types of coverage included in liability insurance policies vary, and numerous exclusions to coverage apply to policies. CGL insurance policies can vary slightly from state to state, but the typical policy covers the following things: bodily injury or death, and property damage to third parties, personal injury (including libel, slander, and false arrest), advertising liability, fire legal liability, and medical payments for injury to third parties. Property damage to premises (e.g., hotels, convention centers, churches, etc.) in the care, custody, and control of the policyholder is also covered as long as the property is used for seven (7) or fewer days.

A partial list of typical exclusions found in a CGL policy includes coverage for damage, loss, or injury from intentional acts or omissions (i.e., violence or a malicious act). Also excluded are damage or loss to person's or property from arson, losses or damage from the use of an automobile, material published with knowledge of falsity, and discrimination against certain parties.

Because policies vary in what they cover, it is very important to fully understand any insurance policy coverage before purchasing it.

Why is liability insurance needed?

A growing number of facilities require liability insurance from groups renting meeting or event space. Having such coverage can make finding meeting space easier, but there are even more important reasons for securing liability insurance, such as personal liability of trusted servants.

If an accident or incident occurs at an NA meeting or event, the trusted servants who coordinate meetings or activities could be held liable and their personal assets could be placed in jeopardy unless insurance coverage is in place. Insurance provides trusted servants, groups, and service committees with a level of protection by reducing or eliminating any financial risk to fellowship funds or trusted servant's personal finances.

Insurance coverage can provide significant legal support in the case of civil litigation or law suits. For example, if an injury occurs at a meeting place due to the group's negligence (e.g., if someone suffers substantial injury from a fall caused by a loose microphone cord or is severely burned by a hot coffee spill) the insurance company typically will conduct an investigation, represent NA in any court proceedings, and pay any damages up to the limit of the liability policy. Usually, when an insurance company handles a claim it does not require any expense or substantial involvement from the trusted servants of the group or committee. Additionally, in those cases where local insurance coverage is in place, NA World Services is less likely to get involved. This saves additional time and resources because we need not become a party to local matters in which we are not involved and for which NA World Services has no responsibility.

Who should purchase liability insurance?

Every NA group and committee who meets or holds functions should consider liability insurance coverage. Though each group or area service committee could purchase liability insurance coverage individually, most policies currently held within the fellowship are at the regional service committee level, as most times this will be the most economical approach. In addition, local activities, such as dances and

picnics, and annual events like retreats and conventions should be included in a regional-level policy unless the event carries its own insurance coverage.

How to provide proof of insurance to a facility?

Many times a facility will request verification that the group, committee, or event has liability insurance coverage. This request requires you to provide specific information from the group or committee to the group's insurance company. The insurance company will then issue the facility a *Certificate of Insurance* which verifies and discloses the amounts of the coverage. We have included a *Proof of Insurance Request Form* as an addendum to this bulletin that can be used for this purpose.

Some facilities may also require that they be named as *Additionally Insured* on the certificate of insurance. This means that the facility is asking the group to specifically add the facility on its insurance policy to cover (to the extent the policy allows) any claims against the facility that may arise from your group's use. Keep in mind that the group's insurance company may charge for adding *Additionally Insured* language to the policy, but the charge should be minimal. Discuss this important detail with your group's insurance agent.

What to do if someone gets hurt?

It is a good risk management practice to discuss how to respond to liability situations with your group's insurance agent prior to any incidents. In the unfortunate event of an incident or accident, the first order of business is to get medical help for the injured party or parties and address any emergencies. After that, if possible, the group needs to collect complete contact information (including statements of what witnesses saw, names, contact information, place, and times) from those involved and/or observers.

Regarding issues of anonymity, keep in mind that the information you are collecting is not intended to be used to reveal NA membership, but rather as a part of the legal resolution process. In that way, collecting this information is not in conflict with our Twelve Traditions.

What if a group or member gets "served"?

Sometimes an injured individual may file a civil law suit against those involved or identified as having some responsibility for the incident or accident. As a part of that filing, you may personally receive "service of process". Service of process is the procedure whereby a defendant (person or organization being sued) in a lawsuit is given legal notice that a lawsuit has been filed against them and a specific court is exercising its authority over that person or organization. Generally service involves the delivery of a formal legal document. The purpose of service of process is to enable the person or organization being sued the opportunity to respond to the lawsuit. Once a person has been "served," that person, or the organization represented by that person, typically has thirty (30) days to respond. If the court does not receive a response within the thirty (30) days, the person or organization can be held in default. If a party is held in default, the other party automatically wins and is awarded damages by the court.

Our recommendation is to respectfully accept the service of process documents. Accepting these documents does not imply admission of guilt. If you are served, we recommend you contact your group's insurance agent. The insurance company will likely take up the issue for you, depending on the parameters of your coverage.

Other issues of coverage

Certain activities like dances, conventions, and campouts carry a greater degree of risk for injury and may require more coverage than recovery and committee meetings. It is important that the group's insurance agent be provided accurate information regarding the nature of activities and events in order to assure proper coverage. It is also advisable to send event contracts that include insurance provisions to the group's agent to review, prior to signing the contract. In this way the agent will have the opportunity to give the group an assessment of the requirements, quote any additional insurance coverage premiums

required, and allow the group's committees to make informed decisions. Whenever signing contracts, for insurance coverage purposes, the policyholder's name should appear on the contract. For example, if an area was holding a function, the area would identify themselves as "The ABC Area of the XYZ Regional Service Committee of Narcotics Anonymous" on the contract.

On a related topic, some service boards may be interested in protecting themselves against liability for decisions they make as a part of their fiduciary duties. Board members can find such protection through purchasing directors' and officers' liability coverage (referred to as D&O insurance). Additionally, service boards may be able to purchase dishonesty coverage for protection against internal theft, including forgery and alteration of checks, by its employees. Finally, service committees that employ special workers need to have workers' compensation coverage. These plans cover employees injured in the course of doing their job. This coverage is compulsory in most states, and not to have it would be a violation of the law.

NA as A
Whole

All of these matters are best discussed with a professional—an insurance agent, a state insurance agency, or an attorney, for example. Bear in mind that in many states a service board may need to be incorporated in order to have access to these types of insurance coverage. This bulletin is, however, not intended to persuade you to incorporate. There are many other issues beyond insurance involved in that decision. If you have further questions about incorporation, you can contact the World Service Office.

Additional resources

In an effort to support regional service committees in this matter, we have also attached two tools for your use. Addendum 1 of this bulletin is a six-step process that may help in securing liability insurance coverage. Addendum 2 is a sample Proof of Insurance Request Form that may simplify the process for groups and committees to request needed insurance documentation.

In addition, we have listed those insurance companies that we know have helped other service committees to secure group liability insurance. This is not intended to be an endorsement, nor does NA World Services have any affiliation with these companies. If your regional service committee finds group liability insurance coverage with a company not on our list, we ask that you forward that company's contact information so that we can make it available to other service committees.

Conclusion

This bulletin is merely an overview and should not be considered the final word about liability insurance. We invite members and service committees to share your group's experience with this matter in an effort to have the most complete information available for other NA communities. It is our hope that through this cooperative effort we can address this issue of growing importance to our fellowship.

Liability Insurance Addendum 1

A Six-Step Process for Acquiring Liability Insurance

If your group's regional service committee is considering purchasing insurance for its NA groups and activities, here are some steps to follow that may assist you in your efforts.

Step One: Discuss your needs

First we suggest your region hold discussions about obtaining group liability insurance coverage. For practical financial purposes, it is usually substantially less expensive for a region to obtain a group policy for all of its groups, rather than each group obtaining an individual group policy.

Step Two: Gathering data necessary for adequate coverage

The next step is to acquire the right policy(ies) for your needs. A professional such as an insurance agent, a state insurance agency, or an attorney can provide expert consultation, but here are some useful things to know.

The policy cost is usually based in part on the number of locations covered, which might correspond to the number of meeting facilities in your area. You may want to consider using a regional meeting directory to help with this.

They may ask your group representative for the number of members. An estimate is sufficient. Your group might base this number on the average meeting size in your region. For example, if there are 200 meetings in the region and an average of 20 members at each meeting, you would estimate 4000 members ($200 \times 20 = 4000$ members).

Another consideration in determining the group's policy may also include the nature of activity that your group wants to cover, as it relates to NA events (i.e., dances, picnics, campouts, and conventions). It will be important to your group and your agent that the groups give the agent an estimate of how many events are held and the number of attendees at each event.

Step Three: Determine the insured's name

The next step is to be sure that the group name used for insurance purposes is consistent with the name used to rent meeting space, or a building for an NA function. From an insurance underwriting standpoint, consistently using one group name for each entity is best. For example, use either "SWRSCNA" or "Southwest Regional Service Committee of Narcotics Anonymous," but not both.

Step Four: Contact a local agency

Locate a local, licensed insurance agency that can write a general liability policy rated for nonprofit "social gatherings, meetings, or dances." This is insurance industry terminology that describes the necessary coverage for the kinds of activities usually associated with NA meetings and/or activities and social functions. The insurance agent needs to understand insurance needs for nonprofit groups. Your group may also contact one of the companies listed below.

Step Five: Determine adequate coverage

Your group insurance liability limits need to provide adequate coverage. We recommend a minimum of \$300,000 combined single liability coverage. If you want to cover local activities and conventions, we would strongly encourage you to increase liability coverage to \$1,000,000. Ask the insurance agent for options. The thought here is that activities such as dances, conventions, and campouts involve activities that are typically considered higher risk. The possibility of injury increases, for example, when members are lighting fires at a campout or dancing at a dance, compared to sitting in a meeting.

Also ask questions about how the cost of legal support is provided in the policy. Some policies will pay all defense costs over and above the limit of the liability coverage. In other words, a \$1,000,000 policy would pay any defense expenses *independent* of that \$1,000,000 limit. Other policies might include legal expenses *within* the policy's limit, essentially offering less coverage. The option you choose will usually affect the cost of the policy. Our recommendation is, whenever possible, purchase coverage with legal expense coverage *independent* of the policy limit.

Step Six: Supply addresses and contact Info

Be sure to use a stable mailing address and a stable point of contact for all communications with the insurance company. A problem, from an insurance carrier's standpoint, is having the ability to contact the committee if necessary. For example, if a premium is not paid on time or if someone files a claim, the agent will need to contact the committee. Given our collective history of trusted servant rotation, this can be a significant challenge. For this reason you may want to supply the agent with several names as backup and corresponding contact information. Committees should also update that information as trusted servants change.

Finally, some service bodies have purchased liability insurance policies for their groups from the following insurance companies. This information is not offered as an endorsement, nor does NA have any affiliation with these companies. **Typically insurance companies will not deal with your authorized group representative directly,** so your representative will need to obtain a referral to an authorized insurance agent in your area.

The Cincinnati Insurance Company
513.603-5150
www.cinfin.com

Philadelphia Insurance Companies
800.873.4552
www.phly.com

Vista International Insurance Brokers
800.819.8808
www.vistainternational.com

Other companies may be added as they are identified.

Liability Insurance Addendum 2 Proof of Insurance Request Form

Often times a facility will ask us for proof of liability insurance coverage. In most cases a *Certificate of Insurance* issued from the group's insurance carrier is all that is required. This certificate provides the facility with proof of insurance coverage and the amount of coverage from the insurance company. This is a routine procedure, and insurance companies will typically provide this free of charge. To request a certificate, please fill out sections 1, 2, and 4 of the form and return it to the appropriate trusted servant assigned to work with the region's insurance provider.

Other times, the facility requires that they be added to the insurance policy as an *Additionally Insured* on your group's insurance policy so that any claims against the facility that arises from your use will be covered (to the extent the group policy allows). Keep in mind, your group's insurance company may charge for adding *Additionally Insured* language to the policy. If this is what is needed, the entire form must be completed and returned to the appropriate trusted servant for follow-up.

Part 1: To be filled out for all requests

Full name of facility or its legal entity: (Ask the location or facility to provide this information. For example, a meeting may be held in XYZ Park, but the certificate is to be issued to their legal entity which is The City of ABC): _____

Full address of entity/location: _____

Part 2: To be filled out for all requests

Facility/Entity contact person (full name please): _____

Phone: _____ **Fax:** _____ **Email address (if any):** _____

Part 3: Fill out only if the facility/entity has asked to be named as "Additionally Insured"

Specific wording and/or endorsements to be stated on the certificate for the additional insured
(Have the location or facility provide this information to you in writing): _____

Part 4: To be filled out for all requests

Group or committee name: _____

Contact person's name: _____

Contact person's position: _____

Contact person's phone: _____ **Fax:** _____ **Email:** _____



Concept 1

#21 the generation of funds (fundraising) and the seventh tradition in narcotics anonymous

This article was generated in December 1991 and revised in 2002 in response to the needs of the fellowship. It represents the views at the time of its writing.

Questions about fundraising and how fundraising relates to the traditions, especially Tradition Seven ("Every NA group ought to be fully self-supporting, declining outside contributions.") have been asked on numerous occasions in the past few years. As groups, areas, and regions grow, the perceived need for finances to help fulfill the Fifth Tradition ("Each group has but one primary purpose—to carry the message to the addict who still suffers.") may also grow. When the cost of ancillary services—such as helplines, meeting lists, and literature for use in H&I meetings, among others—is considered, many groups, areas, and regions find themselves in the position of needing or wanting more funds than are provided by members' donations to the "basket" at the group level. It is at these times that questions arise as to how to fund the services that help carry our message to the still-suffering addict. This bulletin will attempt to answer some of these questions as well as offer some simple guidelines about raising funds. We will try to provide a brief historical perspective on fundraising in NA, look at some of the problems that may result from various efforts, and strive to show the relationship of Tradition Seven to this issue.

In looking at this topic, it is helpful to understand how fundraising started in our fellowship. Many early groups held a variety of activities such as dinners, picnics, and other social events to promote recovery, unity, and a sense of belonging. While these activities were not specifically intended to raise funds, a number of them turned out to be financially successful, allowing the host group to purchase additional literature or other supplies for their meetings. As the fellowship grew and the need or want for additional services became greater, the purpose of some of these activities changed; instead of celebrating recovery, they were designed to raise funds.

As the fellowship continued to grow and more area and regional service committees were formed, the focus continued to change—in some instances, to make up for the perceived lack of funds being donated from the groups' Seventh Tradition collections. As time went on, more and more service committees began relying on this form of funding, reaching the point, at times, where the success or failure of an event such as a convention determined the area or region's ability to provide services and participate in the fund flow. In other instances, groups, areas, and regions had such success with their social events that they began to put an extraordinary amount of time and effort into these activities, becoming invested in having a "successful" convention, dance, or campout.

A considerable number of problems arose from such practices. The accountability of service committees to their groups was affected as the committees began to rely upon these events instead of on contributions from the groups' Seventh Tradition collections for their funding. In some cases, the various service bodies began to get diverted from their original purpose by "money, property, and prestige." Some groups and service committees began to amass huge "prudent reserves," in some cases amounting to many thousands of dollars. For some groups and committees, this "prudent reserve" grew so large that the body holding it did not have to rely upon contributions for upwards of six months or more, despite the fact that in various fellowship service publications the recommended amount for a prudent reserve is one month's expenses. Merchandising efforts became a "business" in some cases, leading us away from the spiritual focus of our program. It became harder and harder to insure that donations to our fellowship came only from our members at various social events. And some members began to raise concerns that we could be perceived by those outside our program as a fellowship that is more involved with social functions and merchandising efforts than with helping addicts recover from the disease of addiction. As these problems became apparent, members began to share their concerns and started questioning the need for such practices. Some of the questions focused on the relationship between Tradition Seven and fundraising.

While this tradition specifically talks about self-support—declining donations from outside sources—some of the principles underlying the tradition, such as simplicity and faith, may prove to be of assistance in answering questions about funding our services. Our experience has shown that, as recovering addicts, all of our needs add up to the need for ongoing freedom from active addiction. To attain this freedom, we need the principles contained in the Twelve Steps and the Twelve Traditions of NA; recovery meetings where we can share our experience, strength, and hope; and other recovering addicts to help us apply these spiritual principles in our lives. These three things are simple; they do not require us to obtain college degrees or expend vast sums of money.

In our active addiction, most of us seemed to have one thing in common: self-centeredness. As we begin the recovery process, we learn that we “keep what we have by giving it away.” We start to learn the value of being a contributing member of our fellowship and of society as a whole. We begin to learn the simple truth that if we want to keep attending NA meetings and help carry the message, we need to contribute our fair share financially as well as contribute our time and energy. Self-support, within the context of Tradition Seven, goes far beyond mere financial support. Along the way, we learn that contributing our fair share is one way in which we can express our gratitude for what has been freely given to us. Over time, we develop faith that as long we are doing what we’re supposed to—practicing the principles of our program—the God of our understanding will take care of us and show us a new way to live.

When looking at the needs of the group, simplicity once again comes to mind. Our needs are simple: a place where we can hold our meetings, literature to help carry our message and, in most cases, simple refreshments. We do not need spacious, luxurious meeting facilities, excessive quantities of literature, or refreshments of every type to attract addicts to our meetings. The simplicity of our message and the effectiveness of our program are sufficient. **We do not need large financial reserves if we have faith that the God of our understanding will take care of our needs.** Our experience has shown that, when a group’s financial needs are not met and that fact is communicated to the members, those needs are generally taken care of. The simplicity of our needs is reinforced by the simplicity of our primary purpose—to carry the message to the addict who still suffers. Our experience has shown that we must carry out this simple task to the very best of our ability, for it is the essence of who we are and what we do in NA. **We have discovered that, if everything we do is done to fulfill that purpose, generally, we will find the funds necessary to do what we must.**

Many groups and service committees have decided to avoid controversy by simply seeking to carry the message to the addict who still suffers. In this manner, they rely solely on attracting new members to their groups by striving to strengthen their personal recovery, working and living NA’s Twelve Steps. As new members are attracted, groups grow, Seventh Tradition collections increase, and more money is available for group needs. Accordingly, funds are donated to the area, the region, and world services. (For further information on this topic, please refer to IP #28, *Funding NA Services*.) As services are funded more efficiently, the NA message of recovery is carried farther and better than ever before. The result is that more addicts seek recovery through Narcotics Anonymous and more NA meetings begin. This approach is seen as practical and realistic by many members of our fellowship. These members have reported that frustration over lack of funds and the sense of urgency to raise money can be counterbalanced by the spiritual unity that results from this focus on our primary purpose.

One of the things that has become evident over the past few years, however, is that large segments of the fellowship want activities and merchandise. If we don’t assist in these efforts, members may end up conducting them on their own. Whenever this has occurred, the resulting problems have had considerable impact on all elements of NA, affecting our fellowship’s overall success in achieving its primary purpose. We strongly believe fundraising activities that divert us from the spiritual nature of our program are inappropriate and should not be encouraged within the fellowship. Social activities designed to enhance recovery and further unity and members’ sense of belonging, however, are not only acceptable but should be encouraged.

We believe that fundraising for the sake of fundraising is questionable, at best. There may be times, however, when a group or service committee finds itself in extraordinary financial constraints and begins to consider holding a fundraiser. At such times, we suggest that careful attention be given to the following questions: Are the funds collected from ordinary Seventh Tradition contributions enough to support the group or service committee’s actual needs? Are wants supplanting needs? Is the need for the fundraiser of such a nature that not holding it will result in our primary purpose going unfulfilled?

In addition to these questions, we recommend that all aspects of sponsoring a fundraising event be carefully considered.

When these events are held, members of the hosting group or service committee should examine the event with respect to all our traditions, lending their collective experience, strength, and hope to these examinations. One of the major points to consider is the motivation for holding such an event. An examination such as this helps keep us in tune with our principles. The following general concepts have arisen from the experience of our fellowship, and we present them here as starting points for your consideration:

1. Fundraising activities at an NA meeting are not usually appropriate because they may detract from our primary purpose and can present an inaccurate impression of the NA message, especially in the eyes of the newcomer or the non-addict visitor.
2. In order to follow the guidance of our traditions, a fundraising event should be planned and held by and for Narcotics Anonymous members.
3. In order to conform to the ideals of the Seventh Tradition, *donations* from nonmembers should not be accepted.
4. Since there are often times when we sponsor activities where there is a fixed charge for full participation, the term "*donation*" should not be associated with these types of fees. In this way, we are not confusing contributions with assessed charges for activities.
5. It must be determined whether the local NA community is willing and large enough to support the event.
6. All aspects of the fundraising event should be consistent with our goal of encouraging recovery from addiction. We should avoid hosting events that might encourage gambling, appear to offer "something for nothing," or award prizes that are either not recovery-oriented or that otherwise may be seen as inappropriate. For example, a raffle prize such as a car or a television might make someone's living circumstances more comfortable, but at the same time may not be directly related to his or her recovery, whereas a prize of NA literature or tickets to an NA workshop or convention would be recovery-oriented. It should also be noted that, in many USA states and in some other countries, raffles are illegal. It may also be helpful to consider whether raffles—and especially cash raffles or lotteries—appeal more to the spirit of self-interest than the spirit of voluntary support implicit in our Seventh Tradition.

All of the solutions we see to the problems addressed in this bulletin involve communication. We believe that improved communication about the needs of our service bodies results in increased support from NA groups and members. Improved communication improves the accountability of the service structure to our groups and members. Finally, improved communication helps us maintain our focus on spiritual principles such as faith and trust, leading us away from fear, distrust, and self-centeredness.



#33 USA Liability Insurance Bulletin

December 2006

Introduction

This bulletin is intended to provide NA service committees with general information about liability insurance coverage for their groups and activities. NA World Services receives frequent requests for information on issues related to liability, insurance, and availability of coverage. We have seen an increase in liability litigation by members and others that can cost thousands of dollars to resolve. This can result in a substantial loss of resources to a group or service body that has no liability insurance coverage. With that considered, NA World Services is providing the fellowship with current information about liability insurance. All groups are encouraged to obtain liability insurance through local brokers or through insurance brokers listed by NA World Services as a resource.⁷

Liability insurance issues can be unfamiliar to many of our members, and the data necessary to make good decisions when buying insurance may seem complicated. Many of us do not think it's likely we will experience injury or related occurrences at our meetings and activities. To others, this whole discussion may seem too organized for NA. But the truth of the matter is that NA trusted servants, groups, and committees have exposure to liability and liability insurance can provide vital protection for these individuals and for fellowship funds. **The Eleventh Concept proposes that we take all reasonable steps to manage the fellowship's funds. Protecting NA funds by maintaining insurance coverage helps us carry out this responsibility.**

Additionally, the Seventh Tradition essay from our Basic Text reminds us that we only ask members to do their fair share. We practice that principle when we protect trusted servants from unnecessary risk of personal liability for group activities. NA World Services encourages groups, areas, and regions to give serious consideration to this issue. It is in the spirit of supporting this effort and in response to the many inquiries we have received from around the fellowship that this bulletin has been developed.

This specific information is primarily directed toward the United States NA community, but it may be adaptable elsewhere as well. However, the spiritual principles discussed here may have applicability for any service body considering the underlying issues addressed in this bulletin. We recommend any evaluation or decision-making processes include thorough discussion among interested members and guidance from a local, licensed insurance professional with experience insuring nonprofit organizations. The term "group" used throughout this document refers to any NA group, service board or committee.

What is liability insurance?

We have tried to address this question as simply as possible but have had to use legal and technical terms to describe this issue. "Liability" means legal responsibility to a third party or parties (another person or organization) for one's acts or omissions. Failure of a person or entity to meet that responsibility leaves one open to a lawsuit for damages from any resulting injury or loss the third party or parties suffer. "Liability damages" are generally a sum of money to compensate the injured party.

A liability insurance policy is a contract or agreement between the insurance company and a policyholder whereby the insurance company agrees to compensate an injured party or parties that suffer a loss or injury due to the acts or omissions of the policyholder. Said another way, liability insurance provides protection against claims from third parties (e.g., hotels, convention centers, churches, attendees, or innocent bystanders) for bodily injury, personal injury,