

**135th Central Atlantic Region
Regional Service Committee
Meeting Minutes
October 18th, 2008
Richmond, VA**

Open Forum – (began at 10:5 am)

Topics of Discussion:

1. The Policy regarding nominations was discussed.
2. Representatives from the C&P Region announced and passed out info regarding the next C&P convention.
3. VRCC Chair needs feedback on not receiving bids for 28th AVCNA. How do we get the convention to smaller areas around the region?
4. PI Chair announces that requests to post information on the CARNA website be submitted to PI/Webmaster in a timely fashion because it is a lengthy process to get info posted. When sending meeting schedules with changes, please send entire file. It is easier to upload entire file, then make individual changes on the website.

Open Forum closed at 11:15 a.m.

RSC opened with the Serenity Prayer at 11:34 a.m.

Purpose read by Greg G., 12 Traditions read by Ann S., 12 Concepts read by Ry B.

Roll Call/1st Quorum - (all members below were present)

Burrell P. – RSC Chair
Greg G. – RSC Secretary
Don V. - Treasurer
Greg H. – RSC Regional Delegate Alternate
Etta S. – RSC Regional Delegate Alternate 2
Jim H. – VRCC Chair
Amanda H. – Activities Chair Pro Temp
Richard P. – RSC Hospitals & Institutions Chair
Cynthia W. – RSC Policy Chair
Charles W. – RSC Public Information Chair
Shawn C. – Speaker Jam Chair
Bonnie W. – Almost Heaven RCM
Eddie W. – Appalachian RCM
Robert W. – Blue Ridge RCM
Randy C. – New Dominion RCM
Mike G. – New River Valley RCM
Sabrina Mc. – Outer Limits Acting RCM
Ann S. – Peninsula RCM Alt.
Ry B. – Piedmont RCM Substitute
Pat P. – Rappahannock RCM
Nancy S. – Richmond RCM Alt.
Mike G. – Roanoke Valley RCM
Meredith M. – Shenandoah Valley RCM Alt.
Mark W. – Tidewater RCM
Audrey C. – Tricities RCM

Areas not present – Southside

Recognition of New Attendees –missed, see below.

Establishment of Quorum - 13 RCM's present, 1st Quorum met.

Reading and Approval of Minutes – Motion by Don V. to suspend reading of the 134th RSC minutes and move to the old business section. Seconded by Mike G. Motion passes 12 to 1.

Corrections – Add pro to motion 134-5.

Motion by Mark W. to approve 134th RSC minutes with corrections. Seconded by Eddie W. Motion passes 13 to 0.

Trusted Servant Reports -

RSC Chair Report

Welcome to Richmond. A big thanks to the Piedmont Area for hosting the 134th RSC. We continue to have great participation and representation from our areas. Special thanks goes to all regional members for their time and resources in going to various events in the region, to carry the message during the past couple of months. Congrats goes to the speaker Jam Committee for a job well done. We had a great day in Maryland.

Again, we are in need of trusted servants for members of our subcommittees and also there is a growing need for officers. Please be a committee of one and pass the word around about our need for these positions to be filled.

ILS Burrell

RSC Vice Chair Report - Vacant

RSC Secretary Report

Hello Family,

I apologize for screwing up. I feel motivated again now that we have a Treasurer. I will be presenting \$65 back to the region for gas money I didn't use.

ILS Greg G.

RSC Treasurers Report- verbal

RSC Regional Delegate Report - vacant

RSC Regional Delegate Alternate Report

Hey Family,

There has not been much going on regarding the RDA since the last RSC. I received a sixth edition basic text from World Services. I received a call from a member from Martinsville asking me if the region accepted a donation from World Services for RD travel to the conference, and when I responded that yes we did I was asked why we did this and didn't cover this cost ourselves. I explained that we donate excess funds to World Services and this would be reflected if we covered this expense. I also explained that we now have standing budgets for our subcommittee's, which were relatively newly reformed, and this decreases our donation to World Services. This member asked if I could provide a budget. I do not have a current budget and hope that one can be provided for me for this purpose.

As I discussed earlier during open forum, during the last RSC I misinformed the body about nomination procedures. It was brought to my attention that I should address this with the body. I stated that when nominations are brought forth at the RSC that pro's and con's are to be brought up prior to these nominations going back to the areas. Our policy does not reflect this; our policy states that we do this once the nominations come back from the areas. This procedure does not seem best suited to serve the areas. It appears that it would be in the area's and region's best interest if the pro's and con's could be discussed

prior to the nominations go back to the area's. This information should be provided to the areas prior to their vote. I will be presenting a motion today addressing this.

At the last RSC I stated that I would find my receipts for travel to the Zonal Forum this past July. I am unable to locate them and am aware that I am responsible to pay the region for these expenses. I ask that this body allow me to repay the amount of \$192.50, which is gas, and hotel expenses (the per diem rate is not included in this as we are not required to provide receipts) to the RSC in \$50 installments beginning the next RSC.

I am submitting a request to attend the upcoming World Wide Workshop held in Oakland California from February 27th through March 1st. The itinerary for this event is as follows: \$260 for hotel, \$400 airfare, \$87.50 per Diem rate (2 ½ days), and \$80 gas, with a total amount of \$887.50. There is no registration fee. At this event the following will be addressed: *Interactive sessions- Everyone gets a chance to participate, Hear new perspectives, Discuss local and global recovery and service issues, Find out what's happening in NA around the world, Medication and recovery, The new book length project: "Living Clean", Historical and fellowship displays.*

Lastly I have an itinerary for MARLCNA (Feb. 13th through Feb. 15th) to submit: \$113.98 hotel, \$87.50 per Diem rate (2 ½ days), \$80 gas, and \$15 reservation, with the total amount of \$296.48. This will be the 25th MARLCNA and feel that it will be well attended, I invite anyone interested to come to this event as it is a service related convention or as members of the Mid-Atlantic region like to say a conference. There will be members of the WB and NAWS staff present as well as many other events.

With Love of the Fellowship,
Greg H. RDA

RSC Regional Delegate Alternate II Report

Hi Family,

The 2008 World Service Conference approved a project for a book length piece of recovery literature with the title "Living Clean". The book will cover a collection of topics that have been prioritized in literature surveys going back to 1999. It will cover topics such as grief, relationships, spirituality and parenting. There is a 5 question survey that you can answer that helps give information for this project under "new additions" on the www. na.org website.

The 6th Edition Basic Text was released along with the Roman Numeral Bronze medallions on October 1st. You may view the new basic text online at www. na.org along with the 2008 catalogue. There will be a commemorative 6th edition and tri-plate medallions released in November.

Plans are underway to capture the experience of NA's earliest members on video. If you have any ideas or names please email them to worldboard@na.org. Four service pamphlets that sent out for review in January will soon be published as 3 new service pamphlets as a result of the input received. They will be released this year as Leadership, The Benefits of Service and an Intro to NA Meetings.

Tools for the 3 IDT's for this cycle will be Leadership, Communication and Our Freedom, Our responsibility. They are available online. There have been 4 new project workgroups created for the self-support pamphlets revisions, In times of Illness, The Service System and Living Clean. On going workgroups include reaching out, the NA way, Translations evaluations and the business plan workgroup. PR has seen plenty of activity and fellowship between May- Sept. The is a reminder to all that WCNA 33 will be held August 20-23 In Barcelona Spain. The last convention in Europe was held in 1995; Registration is now online and please be advised that they are expecting hotel rooms to go fast.

The HRP held their first meeting of the cycle. They aim to improve the process for regions, zones and world board to submit names to them for potential nominees to elections in world services. They need for people to update their world pool information if they have not done so in the past three years. I visited the PR workshop held in Richmond recently that included combined participation from New Dominion, Richmond City and the Tri-cities areas. It was very informative with Q& A sessions included as well as panel discussion. I also participated in the Regional Speaker Jam at Rocky Gap National Park. It was good to see so many travel to give the Coop some support.

I am not submitting the request for funds that I usually should be for MARLCNA. I received \$250 for the last Zonal Forum and was unable to attend due to car problems. Being that the two events are about the same in pricing. I would like to just hold the funds I already have for that trip if that is ok with the Region.

The Rappahannock area is requesting the Delegate teams presence in November to do an Area Planning Tool workshop. We are currently coordinating the date and time. I would like to say a special

thanks to all the Regional Servants who participated in the Rappahannock Areas service Speaker Jam on Sept 13th. Your wealth of experience Strength and Hope made the event wildly successful. I am also submitting the itineraries for Marlcna Feb 13-15 (although I am not requesting funding) and for the Worldwide workshop to be held in Oakland California February 27-March 1st.

Marlcna Feb 13th -15th Hotel 113.98, registration 15.00, per diem 87.50, gas 80.00 ---Total 296.48
Worldwide Workshop Oakland Feb27 –March 1 - Hotel 260.00, per diem 87.50, gas 80.00, airline 460.00
--- Total 887.50
ILS Etta S.

VRCC Chair Report

Hi Family

October 18, 2008

The VRCC held there last meeting on September 20, 2008. We want over all contracts that were still left to be approved and approved what had to be approved. Thinks are on track for the 27 avcna. We have a walk though with the hotel on November 15. At this time there are still no bids for the 28avcna, and I brought this up in open forum.

I am sorry, but I will have to leave at the lunch break. I am sorry I am unable to stay, but I have another commitment.

In Loving Service

Jim H

VRCC Chair

RSC Activities Chair Report

Greetings from your Activities Sub-Committee,

Hey, I have been acting Activities Chair for a few “cycles” now. I am no longer continuing in this “substitute” role. I will get out of the way and allow an interested member to take on the commitment. I will not continue in this capacity beyond the completion of this Regional 2 Day tomorrow.

Our December RSC is scheduled for Southside, I contacted the Medical Center there where the subs meetings met in July but the meeting hall is not available in December during that weekend.

Continue to check out www.car-na.org for more information, as this is updated as quickly as possible, usually within 24-48 hours of receiving new information.

Thank you for allowing me to be of service to this body.

In Fellowship, Amanda H. Acting Activities Chair

RSC Hospitals & Institutions Chair Report- not present

RSC Literature Review Chair Report Position vacant at this time

RSC Policy Chair Report - verbal

RSC Public Information Chair Report

Greetings to All!

First, my sincerest appreciation to all members who have worked so diligently in resurrecting our Region’s website. We invite you to take a look at the home page and other updates that were made to it. However, we are very much aware that some areas may still need updating and are working to address those items. What have been revealed to us are the difficulties that we are having in maintaining the website. For example, our website does not allow live editing due to our file transfer protocols to the server. Therefore, each file has to be downloaded to another area and updated; then, it is uploaded to replace the previous page. This is a tedious and time-consuming process. Therefore, we will be bringing forth recommendations to include better service from our vendor and deadlines for receipt of submissions and updates. We are finding it very difficult to attract persons to serve when they are expected to stop everything and make updates to the website. However, the website did receive 4,312 hits in August 2008 and 4,447 hits in September 2008.

We will be reviewing the progress that has been made in reference to the Adhoc PI Policy Development Subcommittee tomorrow morning at 9am.

We were able to contact Primus as to why the Operators did not forward calls to the Area closest to a caller's location when they wanted more information than just a meeting location. The script did not require them to ask the caller from which city or county were they calling. Therefore, the script has now been updated to ask the caller so their call can be redirected to the help line number or volunteer who can be of service to them to minimize any delay in speaking to them.

The PI Subcommittee was able to respond to the many requests for participation and assistance since we last got together. They included the following:

- I. The BRANA PI Subcommittee contacted us for a variety of literature and pamphlets, especially in Spanish for their Recovery activities during the Labor Day week. We supplied them with about \$25 worth of literature.
- II. For September 13th, we were requested by the New River Area PI Subcommittee, Rappahannock, New Dominion, Richmond and TriCities Areas to assist and participate in a variety of Recovery activities.
 - a. Two members made arrangements to visit New River, but unfortunately one became very ill. We contacted them and were told their need was information on "how to give a presentation." We provided guidance through the newly Public Relations Handbook, answered all of their questions and addressed their concerns. They were comfortable with our input. Once they learned of the distance we would be traveling and their inability to have no more than one or two members available for training, they freed us from having to travel there at this time. We did assure you that we would be bringing a workshop to that quadrant with the purpose of "training the trainers."
 - b. We were able to make it the Rappahannock Area's day of activities and provided a 35-minute presentation about public relations followed-up with a question and answer period.
 - c. Earlier that same day, we were able to join the Richmond, New Dominion and TriCities Areas and many other recovery programs as they provided literature and information to all those that attended a variety of activities hosted by the Shinin Foundation at the Hatcher Memorial Church.
- III. On September 20th, we traveled to the Tidewater Area and joined them in a panel presentation and discussion about the public relations work within a subcommittee as well as the service work required of the other subcommittees.
- IV. We were back with the New Dominion, Richmond and TriCities Areas on September 27 as they hosted their third Unity Fest 2008. They provided panel led discussions on the importance of public relations within the NA program and the traditions and spiritual principles that should guide our public relations.
- V. We had received an invitation to travel to the OLANA Area for November 11th. After speaking to the PI Chair and receiving a copy of the flyer, it was an event sponsored by the Behavior Mental Authority in Henderson, N.C. After speaking to the sponsor of the event, she indicated their purpose was to showcase as many recovering programs that were available in that location. We tried to impress upon her that there is only one NA program, even though; we may belong to different service structures. Hopefully, it was not their intent to provide different tables for each NA participant. We are not in competition nor do we promote. Perhaps, they would provide a single table for all NA participants. We passed this information to the OLANA's PI Chair. Then, we asked how we could assist them and we were told what they needed as to have some one from the region to come and stand in their place since they would be out of town. Well, needless to say, we encourage them to find other members within their own area that would be better equipped to pass out their meeting schedules and talk to the locals in attendance about where their meetings are located. When we bring the workshop to their quadrant we would like to discuss how important it is to be mindful of accepting an invitation without being prepared to deliver. It gives the wrong impression about the NA program.

That's why is so important that we schedule Regional workshops throughout the quadrants in 2009 whose purpose is to train the trainers in public relations service work. So they will be more equipped to handle invitations, presentations, discussions and interactions with those of us in the NA program.

Thanks again to all who serve and help in our PI. Efforts

In Fellowship,

Charles W.

804-301-8380

Email: Chazz6@verizon.net or pi@car-na.org

RSC Outreach Chair Report- position vacant

RSC Speaker Jam Report

We held our fall speaker jam on Sept. 20th, 2008 at Rocky Gap State Park in Cumberland, MD. It was truly a huge success. Throughout the day there were approximately 150 addicts in attendance. Financially we out \$32 ahead. We are donating that the region today. The budget of \$500 was spent on \$250 for the pavilion and \$250 for the recording of the event. This left no money for the food. I would recommend that in the future the speaker jam budget may be a little bigger.

As of today we have received no official bid for the next speaker jam, which will be held March 21st, 2009.

However the Rappahannock Area is in the process of finalizing their bid to host the next speaker jam.

Hopefully by the end of this weekend this will be done and we will be working to make it another successful regional event.

ILS Shawn C.

Ad Hoc Committee-Name Change Implementation

Greetings, All!

Since our last RSC meeting, we have not received any more updates to how the Areas are proceeding in changing the Region's former name to CARNA. Thus, we can only assume that they are receiving the help they need to make the changes. Therefore, we respectfully request that the Adhoc Committee be dissolved and we trust in the process.

In Fellowship, Charles W.

Meeting Adjourned for lunch at 12:45 pm.

Meeting Re-adjourned at 2:10 pm with Serenity Prayer

2nd Quorum had 12 RCM's present.

Area Reports -

Almost Heaven RCM Report

We currently have 39 meetings that consist of 29 home groups. There is an average number of 6 GSR's with one co-op rep who carry's the vote of 11 home groups.

The current positions that are open are Chair, Vice-Chair, Secretary, RCM, and RCM-Alternate.

Our Co-Op hosted the last Regional Speaker Jam and we would like to thank all who attended and supported this event! They will be having a chili cook off next Saturday October 25, 2008 in Cumberland, Maryland.

H&I- We got a new chair last month. There was a report given and there are meetings being taken into facilities. We are having problems getting trusted servants for the men's side of two different facilities.

PI- There was a report sent to area but there was no subcommittee meeting held last month. We currently have our meeting list put into three local newspapers.

We do not have a donation for the Region at this time. We just got a new treasure so hopefully we will be able to mail a check before the next Region. The next Area Service will be held on November 1, 2008.

In Loving Service, Bonnie W.

Appalachian RCM Report

- There are 11 groups currently meeting in the Appalachian Area.
 - There were 7 GSR's present at our last ASC on October 5th, 2008.
 - There are 6 trusted service positions open: Vice Chair, Co-Treasurer, VRCC Alternate, Public Information Chair, Phone Line Chair, and RCM Alternate.
 - There were no trusted servants elected and only one nomination at our October ASC (that of Sheila B. for Phone Line subcommittee Chair). After a lengthy discussion regarding the qualifications of the lone nominee, further discussion was tabled until our November ASC.
 - "A New Way of Life" which meets on Thursday & Sunday from 8:00 – 9:00 pm in Amherst struggles with lack of attendance but continues to hold regularly scheduled meetings and attend our monthly ASC. The "Keep Coming Back" group which meets Wednesday & Sunday from 4:00 – 5:00 pm in Madison Heights and the "New Doors Open" group which meets from 8:00 – 9:00 pm in Lynch's Station have been removed from our quorum due to lack of attendance at our monthly ASC (as per our area policy) but remain a part of our area.
 - Of our 5 standing subcommittees, all but Special Events are struggling from lack of participation and/or direction. Our H& I subcommittee meets regularly, but currently has no commitments. Our Phone Line subcommittee Chair position is currently vacant and the subcommittee is no longer holding monthly business meetings. At our last ASC the lone remaining member of our Phone Line subcommittee reported that our area pager was "no longer in service" due to "unpaid bills". Our area Treasurer provided records of having paid the bills in question and agreed to contact One Stop Cellular to ensure that the pager service is reinstated. Neither our Public Information subcommittee, nor our Policy subcommittees are holding monthly meetings. Due to the vacancy at our Policy Chair position our area Vice Chair recently updated our area meeting list and provided copies at our last ASC. Our Special Events subcommittee continues to hold monthly business meetings and is experiencing excellent support.
 - There are currently no special events scheduled for October or November.
 - The Appalachian Area is struggling in many areas and there is little in the way of guidance or solutions offered at our monthly ASC. I am grateful for all those who currently serve, but I am troubled at our inability to effectively address these concerns. I am anxious to learn more regarding the "Area Planning Tool" and ask for your experience strength and hope as to how I might better serve my area as it's RCM.
 - Our next Area Service Committee meeting will be held on Sunday November 2nd at 2:00pm in downtown Lynchburg at the corner of Twelfth and Church Streets.
 - We have a Regional donation today in the amount of \$621.65.
- In loving Service (Eddie W.)

Blue Ridge RCM Report

Dear Regional Members:

The Blue Ridge Area of Narcotics Anonymous now has ten home groups in the Area. We had eight attending GSRs at the last Area Meeting. Our current Area trusted service positions that are open are: Vice Chair, Secretary, Treasurer, and Outreach Chair. We had two members nominated for Treasurer at our last Area Meeting, and we have a newly elected Literature Chair.

The latest **group news** within the Blue Ridge Area is as follows:

- *A Chance for Gratitude Group* has two new members and all service positions are full
- The *Change or Die Group* has three new members and all service positions are full
- The *Courage to Change Group* gave a record \$88.00 Area Donation as a result of an explosion of newcomers and their group is grateful to have a lot of women coming to NA.... and they keep coming back!
- The *Discovery in Recovery Group* has decided to withdraw all meetings due to lack of support
- The *Find a New Way to Live Group* has a new Alternate GSR
- The *It Can Be Done Group* started a new Saturday noon meeting; Open, Discussion. Their report included a concern regarding outsider-drug-use near the new meeting place. The group's conscience chose to continue carrying the message as planned.

- The *Never Alone Group* continues to open its doors, though it has only two home group members
- The *Step By Step Group* reported all is well, and averages twenty-six addicts per meeting. They are asking for volunteers to help support their monthly speaker meeting.

The latest **Subcommittee news** within the Blue Ridge Area is as follows:

- The Policy Committee continues to research insurance coverage for the Area and related events
- The Literature Committee position was just filled...more will be revealed
- The Web Servant Committee reported all is well
- The BRANA Campout Inc. Committee has been, and plans to attract more participation from within the entire BRANA Area. This is the birth of multiple Subcommittees for the BRANA Campout. Also, the BRANA_Campout, Inc. Committee has started a monthly \$75.00 donation to the Area.
- The Special Events Committee has announced these two upcoming events:
 - 1) A hiking trip and potluck picnic near Afton, tomorrow (flyers are here)
 - 2) A *Gratitude In Action* Spaghetti Dinner and Dance in Harrisonburg, November 22 (flyers are here)
- The Outreach Committee reported the efforts and successes reaching out to free clinics, the Luray Hospital and A.S.A.P. Also, during National Recovery Month, last month, the BRANA Outreach Committee set up a Narcotics Anonymous display at a local library in Harrisonburg. We, at BRANA, wish to thank the Regional Service Committee for your help with the display.

The latest **Area concerns** within the Blue Ridge Area are as follows:

- Due to the need for recovery of old business, archiving, and such; we are considering creating a new trusted servant position: *Historian*.

To conclude, the Blue Ridge Area of Narcotics Anonymous has its next Area Service Committee Meeting Thursday November 13th, 2008 at 6:30 PM. This report includes a copy of the latest special events I mentioned earlier, the latest BRANA meeting list, and a copy of the motion that BRANA has sent with me to submit today. I have also e-mailed this report to our Regional Secretary. I have included a copy of the letter submitted to the Name Change Implementation Ad Hoc Committee explaining what BRANA has done regarding the implementation of C.A.R.N.A. replacing R.O.V.N.A.

Finally, today the Blue Ridge Area of Narcotics Anonymous is giving a \$215.81 donation to the Central Atlantic Region of Narcotics Anonymous.

In Loving Service, Robert W BRANA RCM

New Dominion RCM Report

Hello Everyone,

I'd like to welcome all the RCM's to our neck of the woods for the 135th RSC. There have been a few things going on in the New Dominion area the last couple of months. At our last ASC in September there was a motion brought up to move our ASC to another location. There was an incident at a meeting at the same location along with several members concerned that there may be a potential affiliation with another entity. After a discussion, which was followed by a vote, the motion failed. ASC will remain at its current location.

We welcomed a new meeting at our last ASC. ESH (Experience, Strength, and Hope), which meets on Friday nights at 8 pm at 2300 Dumbarton Rd., Richmond in the basement. The I Can't, We Can home group, which meets on Friday at 8 pm moved from 2300 Dumbarton Rd to Westminster Presbyterian Church, 4103 Monument Ave., Richmond.

We sought professional financial guidance in regards to our area checking account, other than that, things remain the same for the time being.

We had a few area service positions filled at our last ASC. Cindy W. was voted H&I Chair, Jerry V. accepted being the pro temp PR Chair for the time being. Positions up on the area level are Chair, Vice-Chair, and VRCC Alternate.

The New Dominion PR Subcommittee hosted the 2008 Unity Fest on Sept. 27 at Forest Hill park in Richmond. The event went well and most people enjoyed the interactive tradition workshops. The turn out was less than anticipated, but a success never the less. Also, members of our PR committee, along with members from the Unifies subcommittee manned a booth at Recovery Fest on Sept. 13th in the Hatcher Memorial Baptist Church parking lot at 2300 Dumbarton Rd., Richmond.

We voted on the Regional motions at our last ASC. Here are the results:

Motion 134-1: Passed 11-0-5.

Motion 134-3: Failed 10-0-6

Motion 134-5: Passed 11-1-4

Just like to remind everyone that the Hope Fiends home group of NDANA is hosting their 8th annual Bonfire/Brunswick Stew on Saturday October 25 starting at 4 pm at Jeff H.'s house on 2781 Three Bridges Rd. in Powhatan VA. Also, the NDANA Special Events subcommittee is hosting their annual Golf Tournament on Sunday October 26th at Birkdale Golf Course in Chesterfield VA. The Keep Coming Back home group of NDANA is hosting an evening of music, fun, and fellowship on November 15th, 7 pm to 11 pm at Common Groundz at 734 W. Broad St. Richmond VA. Suggested donation is \$5.

Sorry that we don't have a donation at this time. I dropped the ball when talking to our Treasurer. I will have one at the next Region in December.

ILS, Randy C.

P.S. The New Dominion Area supports the Rappahannock Area in their desire to host the Regional Speaker jam in March 2009.

New River Valley RCM Report

Greetings from the New River Valley. Our last Area Service Meeting was held on October 5th 2008. There were nine out of eleven Home Groups present. We had a new Home Group join our Area in September; the Book Opens Here Group located at 1646 Pipers Gap Road, Galax, VA. It is a literature study meeting and it meets on Tuesday nights from 8:00- 9:00.

The area held our Fall Picnic last weekend. There were about twenty addicts in attendance and we had a Home Group Chili cook off. It was a great afternoon of fun and fellowship. Meeting attendance is down a little bit and some Home Groups are keeping the meetings open with only a couple of Home Group members. Bob L. of the Do It or Die Group in Galax will be celebrating 17 years clean on October the 17th. There are still several Area Service positions open these are Treasurer, RCM, RCM Alternate, and VRCC Rep. We have a \$30.00 donation to Region.

ILS, Mike E

Outer Limits RCM Report

As acting RCM for the Outer Limits Area, I present the following report.

Our area is in dire need of trusted servants. We have lost a couple meetings and the majority of our Executive body. We have a total of 7 meetings, down from 10. Our executive body has 6 positions open and we have no subcommittee chairs.

I apologize for not having any meeting directories available at this RSC, however if necessary I can email a copy to our regional secretary. OLANA was interested in hosting the 28th AVCNA, however those that committed to working on it have since stepped down from service. So we will be submitting a letter of support for the Peninsula Area, per request of a member of that area and a few addicts, such as myself, are willing to provide physical support as well.

Our area will be hosting our own website and the URL will be sent to PI for link forwarding. Our regional donation will be sent by mail, per our pro temp treasurer.

Thanks for letting me serve. ILS Sabrina Mc

Peninsula RCM Report

Greetings from the Peninsula Area of Narcotics Anonymous. Our Area met on 10/4/08. We had 17 home group GSR's in attendance. We have no nominations for Regional Service. H&I's next workshop is on December 7, 2008 and all are welcome. Rodney F. was elected as H&I Chairperson. PI and Phone line is doing well and Paula B. is our Chairperson. Trusted servant positions open for our area are VRCC Alt.,

Activities, Treasurer, and Policy Chair. We have formed an Ad hoc committee to find out feasibility of hosting the 28th AVCNA convention in 2010. We have had 2 meetings to date and should know by December RSC if possible. Also we formed an Ad Hoc Committee for an area newsletter. In Loving Service, Ann S.

Piedmont RCM Report

Hello family. I apologize for not being there, but a last minute family emergency has kept me at home. The Piedmont area is still doing well. We currently have 27 meetings with 16 home groups. All our service committees are continuing to grow. We currently have vice chair and alt VRCC dir positions open. We are having a Halloween party on 10/31/08 after the 7:30 meeting at 4th Street Station. The party starts at 8:30 with the first hour catered to children. All are welcome.

ILS Tee T.

Rappahannock RCM Report

Hi Everyone

The Rappahannock Area of NA held its Area Service meeting 1st Sunday 10/53/2008 @ 5:00pm at St George's Presbyterian Church. 9 GSRs were present. We have 20-group meeting in our area.

Edwin S and Corey switched positions Edwin S is now Chair of Activities and Corey is Vice Chair. Edwin received the money to purchase T-Shirts and Bandanas to sale as soon as they arrive. Danny B was elected PI Chair.

John B stepped down as Alternate RCM and Mike stepped down as Vice Literature Chair leaving these two positions vacant.

Tish G, Our H & I Chair continue to go to the Rappahannock Jail to carry the message to the addict who still suffers.

Our Area is planning to have a Area Planning Tool Workshop as soon as we can get a date from Delegate Team.

Vacant in our Area are:

Policy Chair

PI Vice Chair

Policy Secretary

Literature Vice Chair

Outreach Vice Chair

RCM Alternate

The motions that went back to groups to be voted on were:

Motion 134-1 – To acquire a Debit/Visa card for the Treasurer on our existing checking account to make things easier.

Votes Results: yes

Motion 134 - 3 – Change to policy – to assign under 7A Regional Delegate Alternate 2 Duties: F. Holds the position of Web servant to NAWS

Votes Results: Yes

Motion 134 – 5 – To change the name of the RSC Public Information Subcommittee to Public Relations Subcommittee stated in section XI; #6, page 15.

Votes Results: Yes

There were no nominations from our area for any of the positions open for elections at the Regional Service Committee level.

Rappahannock Area is donating \$40.00.

We still have NA Tee shirts for sale. If you are interested you can purchase one from our Activities Subcommittee, Chair Edwin S.

The celebrations for October/November are as follows:

Tom L. - 1st year – October 19, 2008

John B. - 9 years – October 23, 2008

Rondo D.- 6 years – October 26, 2008

Mike - 21 years – October 31, 2008

Sara T - 9 years – October 31, 2008

New York Tommy – 25 years November 8, 2008
Patsy P. - 27 years – November 30, 2008
Our next Area Meeting will be held November 2, 2008, 5:00pm at the St George's Church, Faulkner Hall/Room 101 on Princess Anne Street.
In Loving Service, Patsy P.
RCM for Rappahannock Area of Narcotics Anonymous (RANA)

Richmond RCM Report

Hi Family,

First I would like to apologize for not being available today; I could not get off from work. I will be at the 136th. Thank You Nancy S. for filling for me. Richmond Area service met Sept. 14th, 2008 at 4 pm. We welcomed new GSR's and Alternates. Present were 22 home groups, 18 voting and only 4 reporting. We reviewed, corrected, and approved old minutes. The Richmond area at present is doing much better. Nominations and elections: PI Chair Billy H. nominated and accepted, Newsletter Chair Barbara B. nominated and declined, noting prior home group obligations as Alt. GSR. Present Chair Noland N. has agreed to pro-temp until the position is filled. I, Paula C., was elected RCM by acclamation. Alt. RCM, Nancy S., was elected by a majority of the vote. Elections for Special Events were held this month. Vanessa W. was Special Events Chair. Sunday Oct. 12, 2008 Area service met, 20 home groups were present, 18 voting, 2 reporting only. Jill S. was elected Literature Chair. Peninsula Area requested a letter of support from Richmond supporting their credibility to host the 2010 State Convention, Motion was made by Tyra H., seconded by Decella A., motion passed. The results for the motions are as follows. Motion 134-1: 7-yes, 3-no, 8-abstain. 134-3: 11-yes, 2-no, 4-abstain. 134-5: 13-yes, 0-no, 4-abstain. We do not have a donation to the region at this time because we are trying to have financial stability in our own area. Will resume donating in 2009.
In Loving Service, Paula C.

Roanoke Valley RCM Report

Hello Family,

It's good to be back at the RSC. The Roanoke Valley of Narcotics Anonymous is doing well and the message of recovery continues to be carried. Elections for Area Service positions are concluding and all of the ASC service positions have been filled except for Alternate VRCC Rep and PI Chair. Troy G. is the lone nominee for PI Chair and currently serving as PI Chair pro temp. Maria J. joins us today as the newly elected Alternate RCM. Please join in welcoming Maria. Also, thank you to Greg H., our RDA, for speaking at our Area's service workshop on Robert's Rules of Order on Oct. 11, 2008.

We are currently in the process of securing a new location to hold our monthly ASC meeting. The facility that we are currently using (renting) has decided to no longer rent the facility for public use. Group meetings that also use the facility will also have to relocate their meeting. After November 30, 2008, we will no longer hold our ASC or group meetings at Stratford Park in Roanoke. Our October ASC will be held on November 2, 2008 at 2 pm at Stratford Park building in Roanoke, VA.

Our Area is currently operating below prudent reserve, so we have no donation to the RSC today.
In Loving Service, Mike G. – RVANA RCM

Shenandoah Valley RCM Report

Hello Family,

The SHeVANA Area of NA has 20 home groups, 14 of which are currently active. Our last Area Service meeting was supposed to be held this past Monday, October 13, 2008, but unfortunately we did not meet quorum by the time the meeting was called to order. We are grateful to not have had this problem in quite a long time, but it is always unfortunate when we are not able to conduct area business. The following trusted servant positions are open in our Area: Treasurer, PI, Literature, and Alt. RCM. There is no group news to report at this time. Our Area's Special Events Subcommittee is having quite a few events to close out the calendar year. Those events include: Game/Tournament Day, today Oct. 18th at the Salvation Army; King and Queen of Halloween Dance, Nov. 1st at Jim Barnett Park, 6-11 pm; New York City bus trip, Dec. 13th, \$60 per ticket and the tickets are available now; and Sponsor/Sponsee Breakfast, Dec. 27th at Market St. United Methodist Church. A new chair was appointed for our Area's Outreach Subcommittee

and this subcommittee is becoming more active. All of our area's subcommittee's are active except PI. There are no major regional concerns at this time. Our 27th AVCNA is being held Jan. 9-11, 2009 in Chantilly, VA. We are getting closer to the convention and planning still continues. Our area continues to be active and stay focused on furthering our fellowships primary purpose of carrying the message to the addict still suffering. The next ASC will be held on Monday, Nov. 10th, 2008.
In Loving Service, Meredith M.

Southside RCM Report-not present

Tidewater RCM Report

Hey Family,

I'm Mark W. Tidewater area now has 121 meetings every week that are represented by 92 home groups, and the Outer Banks Co-op is doing just fine. We had 32 GSR's at our monthly Area Service Committee meeting on October 12th. All trusted servant positions are filled except for that of Assistant Secretary. Planning and fundraising for TACNA IX continue and are doing very well. The Serenity on the Shore campout was a big success.

On October 25th, Tidewater H&I will host our learning day at Norview United Methodist Church, 112 Norview Ave. in Norfolk from 1- 5pm. On October 31st we're having a Halloween Costume Dance beginning at 9pm, same place, tickets are \$5 each.

In loving service, Mark W.

Tri-Cities RCM Report

Greetings:

The Tri-Cities area currently has 10 home groups. At our last area service committee meeting, there were 7 groups represented. Although the number of attendees in our meetings continue to grow, it continues to be a struggle in the area for willing trusted servants. All of our service positions will be up for election in December to begin their year of service in January.

All of the subcommittees in our area are having regular meetings. The H&I subcommittee continues to carry the message to the regional jail two times per month. Public Information continues to ensure that our meeting lists are updated and information is being given to all requested parties. The Special Events subcommittee have scheduled 2 upcoming events. These upcoming events are (1) a Pre Halloween Festival/Dance will be held on Oct 24th at Beaux 20 located at 464 Byrne Street in Petersburg, VA. (2) Our annual Attitude for Gratitude event will be held on November 22nd at Washington Street United Methodist church in Petersburg, VA. This is a free event.

Respectfully submitted, Audrey C.

3rd quorum taken before Old Business and there were 14 voting members present.

Old Business –

Motion to wave reading of Old Business Motions made by Cynthia W., motion 2nd, and passed 13 to 1.

Motion 134-1

AH-Ab, APP-no, BR-yes, ND-yes, NRV-yes, OL-Ab, Pen-no, Pdmnt-yes, Rapp-yes, Rich-yes, RV-yes, ShV-Ab, Tdwtr-yes, Tri-no. **Motion passes 8 to 3.**

Motion 134-3

AH-Ab, App-yes, BR-yes, ND-yes, NRV-yes, OL-Ab, Pen-yes, Pdmnt-yes, Rap-yes, Rich-yes, RV-yes, ShV-Ab, Tdwtr-yes, Tri-yes. **Motion passes 10 to 1.**

Motion 134-5

AH-Ab, App-yes, BR-yes, ND-yes, NRV-yes, OL-Ab, Pen-yes, Pdmnt-yes, Rapp-yes, Rich-yes, RV-yes, ShV-Ab, Tdwtr-yes, Tri-yes. **Motion passes 11 to 0.**

New Attendees-

Maria J. – Roanoke Valley RCM Alternate

Motion Passes 13 to 0. See end of minutes for attachment. Etta S. appointed Ad Hoc Chair. Volunteers are Greg H., Pat P., Mike G., Ry B., Tim B.

Motion 135-3

Mover: Greg H. **2nd:** Bonnie W.

Motion: To change CARNA policy so that when accepting nominations for Regional positions, pro's and con's be given prior to the nomination going back to Areas instead of after they go to Area's, just prior to voting.

Intent: To better inform the Areas with any information about a nominee which could impact the Areas vote on any given nomination.

Send to Policy to report back at 137th RSC.

Motion 135-4

Mover: Greg H. **2nd:** Bonnie W.

Motion: To accept travel itinerary for MARLCNA 2009: \$296.48 - \$113.98 (Hotel), \$87.50 (2 ½ days per diem), \$80 (gas), \$15 (reservation).

Intent: To allow the current RDA to fulfill duties in the spirit of the 7th Tradition.

Motion passes 12 to 0.

Motion 135-5

Mover: Etta S. **2nd:** Eddie W.

Motion: To allow the current RDA2 to attend the world wide workshop in Oakland CA from Feb. 27 – Mar. 1 2009. Hotel - \$260, Per diem - \$87.50, Gas-\$80, airline - \$460, Total - \$887

Intent: To allow the current RDA2 to attend the worldwide workshop in order to fulfill her duties to the region and gather the necessary info to report.

Pros: Should allow RDA2 to fulfill duties and attend WSW.

Cons: Struggling economy and donations are down.

All 3 get the same info, have the RD go and train the rest of the RD team.

Motion 135-6

Mover: Greg H. **2nd:** Bonnie W.

Motion: To allow the RDA to attend the World Wide Workshop in Oakland CA from Feb. 27 through March 1 2009 with the following itinerary: \$400 airfare, \$260 hotel, \$87.50 per diem (2 ½ days), \$80 gas totaling \$887.50

Intent: To allow the current RDA to participate in a worldwide workshop while practicing the 7th tradition and to allow the current RDA to be involved in the worldwide fellowship of NA to better serve the region.

Pros and Cons are the same as motion 135-5

Motion 135-7

Mover: Etta S. **2nd:** Eddie W.

Motion: Motion is to submit itinerary for MARLCNA Feb. 13 –15. I will not need funding for this is as I am still in possession of the \$250.00 given for the last zonal forum that I was unable to attend. I would like to roll the monies I have over to cover this event. Hotel - \$113.95, Registration - \$15, Per Diem - \$87.50, Gas - \$80.00. Total is \$296.48.

Intent: To fulfill my duties of RDA2, currently, and attend MARLCNA in order to serve the region.

Motion passes 12 to 0.

2 Topics discussed at the end of New Business.

1. Treasurer asked if online banking is ok to use as a tool to pay Regional expenses. Straw pole agrees that it is ok to do.
2. Can we reimburse RDA for money spent to attend Zonal Forum without receipts? Straw pole confirms that it is ok. We trust RDA to be honest and this has never happened before.

135th RSC closed with Serenity prayer at 5:15 pm.

#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,

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

3

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

4

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.

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.

5

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 x 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.

6

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:** _____