SCWS Insurance Updates
AWSC February 2026

By SCWS Insurance Work Group

February 21, 2026

Introducing New Insurance Coordinator

- **Chris C.**, past District 40 Rep (DR), past SCWS Group Records Coordinator (AGRC), past Public Information Coordinator (PI)
- Contact her by email at insurance@scws-al-anon.org
- If your meeting facility requires a Certificate, request it using website form at scws-al-anon.org/insurance
- Always include your group ID number in all communications !!!

SCWS Insurance Policy

The decision to get insurance was to help groups that had to show proof of insurance at their meeting location

The insurance provides liability for SCWS and for protection of the facility

Do NOT request a certificate if your **facility** hasn't asked for it

Criteria for Eligibility

Per initial May 2022 vote by the Group Reps (GR):

1. Physical Groups in SCWS
2. Registered with WSO
3. Active Status
4. Listed/published on the WSO website
5. Alateen, including Southern California Alateen Conference (SCAC) per 2021 GR vote for SCWS Fiscal Sponsorship Agreement

SCWS Insurance Policy

- Deductible of $2,500 per claim
- Policy is not meant to be a slip and fall policy to cover members' accidents, it is to cover the facility
- If we file claims, the insurance company will likely raise our rates (to recover costs) and may even cancel our SCWS policy

SCWS Insurance Policy

- The officers agreed that to limit risk exposure we must stay with our original 2022 eligibility coverage
- Only meetings with a WSO ID #, no district or other events
- Includes coverage for Alateen, including SCAC
- Does not include coverage for babysitting

Special – for "Additional Insured"

- If a facility goes yet another step and requires being listed as "Additional Insured" on certificate, you must provide SCWS with a rental/use agreement/contract signed by facility
- See scws-al-anon.org/insurance website for additional specific agreement details
- Certificates aren't issued until a Rental Agreement is submitted

SCWS Insurance Policy

Alateen meetings in schools are limited access, and not “Listed/published” - but they are covered by SCWS insurance as per discussion at May 2022 Assembly

QUESTIONS

For Reference

- ****Slide # (and #6, 8) Eligibility copied exactly from the May 2022 final minutes**:
- [[["The Work Group found a liability policy that will cover all eligible Al-Anon/Alateen Groups in the SCWS Area. It was approved unanimously. **Criteria for eligibility**: 1. Physical Groups in SCWS 2. Registered with WSO 3. Active Status 4. Listed/published on the WSO website The policy will cover liability insurance that includes Improper Sexual Conduct for all eligible Al-Anon groups including Alateen." (continues)
- "Our expanded policy now covers Groups: Existing SCWS policy is $2,926, expanded policy adds $1,845. Total: $4,771 Need an Insurance Coordinator to implement the new process. Insurance Coordinator will: 1. Receive and process applications from Groups. 2. Work closely with our insurance broker to provide proper paperwork for Certificates of Insurance. 3. Educate members about insurance. 4. Become a SCWS Board Member. What should you/your group do? This is only for facilities who are requesting insurance. Please do not request one if your facility has not asked for it. If your facility has requested one: 1. Your group will apply for a certificate using the designated form. 2. Please read the form thoroughly and follow all instructions to avoid delays. 3. Remember this is a new process. 4. Expect it to take 10 days. The Minutes also include more than a full page of subsequent discussion, beginning with Peggy D40: How would we handle Area events for insurance purposes? Miriam: There is no coverage for events; it is only for meetings."]]] end of text quoted from minutes But there is much more and you can view all the insurance discussion (starting on page 6) at Final-Minutes-May-2022.pdf