SCWS INSURANCE COVERAGE

SCWS Insurance Work Group

Assembly, May 16, 2026

Insurance Coverage
History

Prior to 2022, many facilities began to ask for "proof of liability insurance." The costs for groups, Districts, and Information Service Offices to cover local groups was increasing.

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History

After considerable discussion and work by an SCWS Area Insurance Thought Force, then Task Force (TF), the TF recommended that the SCWS Area purchase insurance to cover groups.

Who do we cover?

At the May 2022 Assembly, the GRs voted to cover:

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

Who do we cover?

In order to limit risk exposure,
we must stay with our original 2022 criteria
for eligibility coverage.

Who do we **not** cover?

*We do **not** cover:*

- *Conventions, retreats, or conferences (with the exception of SCAC, which operates under the umbrella of SCWS)*
- *Health fairs*
- *Book fairs*
- *Fundraisers*
- *Babysitting associated with an Al-Anon meeting*
- *District meetings and events*

What do we cover?

- The insurance provides liability coverage for SCWS and protection of the facility.
- The SCWS policies cover:
  - *General Liability,*
  - *Director and Officer Liability, and*
  - *Alateen -- Coverage for Sexual Abuse and Molestation (SAM) at Alateen meetings, including Southern California Alateen Conference (SCAC) and related SCAC fundraising events.*

What are the **costs**?

- The policy's primary purpose is to protect facilities and SCWS groups so that they can continue to meet in person.
- The initial annual policy cost added in 2022 to cover Area groups/meetings was $1,500 (including pre-existing Director and Officer Liability (D&O) our total insurance cost was about $4,000).
- The current (2025/26) coverage cost is around $15,000.
- We anticipate that the cost will continue to increase each year.

What are the **costs**?

- There is a deductible of $2,500 on each property or medical claim. The Area is responsible for paying the deductible; however, since the groups provide the Area's funds, ultimately the groups (collectively) are paying the deductible!
- As with *all* insurance, if we file claims, the insurance company will likely raise our rates (to recover costs) and may even cancel our SCWS policy.

What are the **costs?**

Insurance is based on numbers:

- *SCWS has 850 in-person meetings.*
- If we assume each meeting has 10 members meeting once per week (850 X 10 X 52) = nearly half a million chances for “problems.”

How do we show coverage?

- SCWS provides Insurance Certificates to facilities that require proof of insurance.
- Please do NOT request a certificate if your **facility** has not asked for it because all eligible meetings are already covered, with or without a Certificate. Our cost is influenced **by the number of Certificates**, so ONLY request a certificate if your facility tells you that they must have one.

Special Requirements for **“Additional Insured”**

- A growing number of facilities are asking to be listed as “Additional Insured” on certificates.
- This has added to our insurance cost and “exposure,” and is highly time-consuming for the SCWS Insurance Coordinator and Work Group volunteers.
- See our website at https://scws-al-anon.org/insurance/ for additional specific agreement details.

What **now**?

- Our current insurance policy expires the same day as the November Assembly. Therefore, logistically, we can't wait for GRs to vote that day.
- We know that insurance costs are rising rapidly (especially in California), and insurance is harder to get.
- We have begun discussion about renewal with our current broker, but no costs have been provided yet.
- We need to work towards obtaining a 2026-2027 policy, beginning now.

What **now**?

- Today we are asking GRs to approve the Officers' recommendation to continue to provide insurance for
  - *SCWS Area Meetings and Events,*
  - *Al-Anon/Alateen Group Meetings (per 2022), and*
  - *SCAC and their related fundraising events.*
- Authorize the Officers and Insurance Work Group to determine the best policy going forward each year, trusting that they will make a decision that's financially prudent, fiscally sound.

Moving **Forward**

- Officers, together with the existing Work Group, will compile a report of this year's process, what they have learned, and additional research that might be needed.
- Create a plan for how to continue to provide insurance for our Area groups as costs continue to increase, especially as some schools require $3M/$5M SAM coverage.
- Consider a SCWS budget percentage limit for insurance costs and/or cost sharing with groups in the future.
- Consider legal and traditional implications of our choices.

What are the **procedures**?

- Information is available on the website at https://scws-al-anon.org/insurance/.
- A new document is being developed with all the procedures for requesting certificates that will be posted on the website and emailed to GRs and CMAs.
- For questions or other information, email insurance@scws-al-anon.org.

QUESTIONS then COMMENTS