

## **NYN Liability Insurance Report**

**May 5, 2018**

Hello everyone, I apologize for not being able to attend but my job has other plans for me today. I will miss seeing all of you.

Over the past several months I have had numerous conversations with Gwynn Jones a Licensed Account Representative of Council Service Plus Inc. to obtain General Liability Insurance prices for NYN Al-Anon Assembly. I forwarded him a copy of our By-laws along with a detailed explanation how Al-Anon is structured in NYN.

The coverage will be issued by the Alliance of Nonprofits for Insurance Risk Retention Group. The liability coverage will cost \$650.00 a year. It covers \$2,000,000 in claims per year or a single claim at the max. The following is covered the Bi-annual AWSC Meetings, Bi-annual, NYN Al-Anon Convention, AWSC Assembly, New York North Alateen Conference, officers, coordinators and support groups. It covers the following situations:

- Someone getting hurt during a meeting, assembly or Al-Anon Convention.
- Someone's personal belonging being stolen. Eg. Laptop, jewelry, etc.
- Damage to a motor vehicle in a parking lot. (physical damage to a vehicle not caused by another vehicle)

I asked Gwynn if stolen funds would be covered under this policy. He stated that we would need to purchase a special endorsement costing an additional couple hundred dollars.

As per requested I obtained a quote for Sexual Misconduct coverage since Alateen Sponsors are working closely with teens and preteens. The cost would be \$700.00. It would cover up to \$1,000,000 in claims per year. This coverage will also allow NYN to obtain background checks on Al-Anon Members Involved in Alateen Service (AMIAS)/Alateen Group Sponsors at the cost of \$15.70 which is 40% off the non-member price of \$28.00. This price does not include the mandatory court fees. According to the carrier New York State has mandatory court fees which they believe are the highest in the nation.

Both plans are available @ 20% down and eight monthly payments.

Thank you for giving me the opportunity to serve.

Submitted by

Walt S.

Insurance Committee