

Notes about I N S U R A N C E

What is Public Liability Insurance?

Family Groups Limited has public liability insurance. This is renewed annually in March to provide blanket insurance cover for Groups in the UK and Eire.

What is covered by our insurance?

Once a Group is registered with GSO, the group is covered for insurance purposes. The day, time and address of the Group's meeting are held on the website. District and Area meetings can be covered by our insurance if these details are given to us in time to pass them to the insurer. If you hold any meeting besides your regular Group meeting, please contact GSO to check if it is covered.

Al-Anon's public liability insurance cover **does not extend** to gatherings of Al-Anon members in private homes.

What do Groups/Districts/Areas need to do?

We ask Groups to inform GSO as soon as possible of any changes to the day, time and venue address. This ensures that insurance cover is continuous.

Groups' annual completion of the Annual Record Check form keeps the General Service Office informed of any changes to the venue, day and time of meetings. It also demonstrates to our insurers that our records are reliable. Groups need to take all reasonable precautions to:

- prevent loss, destruction or damage to the property insured
- prevent accident or injury to any person or loss, destruction or damage to their property
- comply with all legal requirements and safety regulations and conduct the organisation in a lawful manner.

GSO needs to be notified of all events beyond those scheduled. If Districts and Areas inform GSO of the date and location of District and Area Days, GSO will pass this information to the insurance company. Social events are often included in our cover if we are able to inform the insurer in good time. Event organisers are kindly requested to complete for every event a Duty of Care form, available on the members' website, and to keep this on file until the event has passed without incident. Please email GSO notification of an insurance request to records@al-anonuk.org.uk and put 'Insurance' in the subject field.

If a venue requires information about your insurance cover, please give them a copy of the relevant letter from our insurance company. Please note that there are two letters – one for Groups in the UK and one for Groups in Eire. (You can phone GSO for a copy or download it from the members' website, www.al-anonuk.org.uk/members).

What should Groups and Members beware of?

Requests to sign any documents on behalf of Al-Anon Family Groups. The groups are **not** a legal entity and individual members have no authority to sign on behalf of the charity.

Please remember that, whenever you speak about Al-Anon Family Groups and the programme, you need to refrain from giving advice, especially if it could affect someone's health or safety. Suggesting a course of action such as withholding alcohol may have consequences way beyond anything you intended.

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