

## **Group Insurance Information**

Central Service Committee (CSC) has purchased a group insurance policy. Participating groups are covered for third party damage and personal injury to members in situations where it is proven the group was liable.

### **Policy Holder**

Central Service Committee, Districts 1 and 2, Alcoholics Anonymous, Area 82

### **Insurer**

Economical Mutual Insurance Co

### **Effective Dates**

October 3, 2015 – October 3, 2016

### **Broker-**

MacLeod Lorway – Dartmouth  
Dartmouth Nova, Scotia

Contact: Harlin Hayes 902-464-4000

### **Coverage**

\$2,000,000

### **Cost**

\$1,000 annual premium

Cost is fixed for a twelve month period from date of purchase and takes into account group meetings, special events such as AA days, Christmas social party, picnics etc. Up to 30 groups can be covered before the premium is adjusted.

### **Deductible**

Deductible is \$1,000 per claim and each claim can pay out a maximum of \$2,000,000 (Note. No limit on claims that can be made but multiple claims in any one year may increase the following year's premium).

### **Inclusion**

Third Party damage to buildings we meet in are covered when it is proven the group was liable for the damage. Personal injury to individuals is covered where it is proved the injury was due to negligence by the group. There are no exclusions such as alcohol consumption or drug use that would void the policy.

### **Cost to Groups**

Cost to groups is \$40 for the year 2015-2016. Upon renewal the total premium cost will be divided by the number of groups participating in the policy and each group will be invoiced for their share of the cost. *For example, if the total premium for 2016-2017 is \$1400.00 (arbitrary figure) and there are 28 groups involved the cost to each group for coverage during the policy year would be \$54.00.*

### **Making a Claim**

Groups making a claim under this policy should contact the broker identified above and deal direct with them. Also, the Central Service Co-Chair should be made aware of the particulars of any claim. Central Service Committee will not act as an intermediary for claims purposes.

Groups seeking further information can contact the committee co-chair, Paul B at (902)-222-0541 or via email at **[cochair.aahalifax@gmail.com](mailto:cochair.aahalifax@gmail.com)**.