

# New Jersey Self-Help Group Clearinghouse

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375 East McFarlan St., Dover, NJ 07801 \* 1-800-367-6274 or 973-989-1122 \* [www.njgroups.org](http://www.njgroups.org)

## WHAT YOU CAN DO IF YOUR GROUP NEEDS AN INSURANCE POLICY

The vast majority of self-help groups have never had the need to take out an insurance policy for their group. However, in certain situations, a self-help support group might be asked to furnish “proof of insurance” in order to secure a particular meeting site. Although not common, this oftentimes proves problematic for groups since they usually don’t have money in the budget to purchase an insurance policy. There have been instances where a group has met at the same location for many years without a problem--then unexpectedly the meeting site changes the requirements for granting meeting space that includes the need for “proof of insurance.” The group is then faced with the decision of finding a new meeting location or obtaining an insurance policy to cover their group. Here are some suggestions for dealing with this situation.

- ⇒ **CONSIDER LOOKING FOR ANOTHER MEETING SITE THAT DOES NOT REQUIRE INSURANCE:** If your group is in the process of identifying a meeting site in which you are required to obtain insurance for your group, or if your site changes policies forcing you to obtain coverage, consider looking around for another possible meeting location. Most churches, libraries and other agencies do not require that support groups, or others using their site, have their own separate policy. You can probably find a comparable site that doesn’t require insurance. If you need to find a meeting site, you can contact us. We have resource information and suggestions on finding local meeting places for every county,
- ⇒ **ASK IF YOUR GROUP CAN BE INCLUDED AS A “RIDER” ON ANOTHER ORGANIZATION’S POLICY:** Some insurance policies will allow the policyholder to add additional groups that will be covered under the same policy. If, say the church that you are meeting at requires that you provide proof of insurance, ask them if you could be put on their policy as a “rider.” If they are agreeable, you might offer to pay the cost of being added to the policy, which will be significantly less than what you would pay to get your own insurance policy.
- ⇒ **LOOK INTO GENERAL LIABILITY INSURANCE FOR NON-PROFITS:** If your meeting site is so great that it is worth the extra expense of getting a policy, there are general liability insurance policies available for non-profit agencies that can be purchased from most insurance agents. One insurance company that issues such policies in New Jersey is Franklin Mutual Insurance Company in Flanders (see details below). These policies usually have yearly premiums from \$200 to \$250 for \$1,000,000 worth of insurance. The place where you have your group meeting might also ask that you include a clause in the policy to list them as “additional insured” on your policy, which may run

you an extra \$50 per year. If your meeting site requires you to have insurance, they will probably request a "Certificate of Insured" to keep in their files, which you can get from your insurance agent. The "Certificate of Insured" can be issued upon request from your insurance agency for a small fee if you should need it.

⇒ **MEETING SITE LIABILITY INSURANCE:** There is at least one national non-profit agency created and run by two individuals in recovery that specializes in "Premises Liability Insurance" coverage for self-help and recovery groups. Their policies run from March to March (but partial years can be purchased.) The premium runs \$420 per year.

Remember, it is important to ask your insurance agent any questions you might have on the different policies before purchasing an insurance policy for your group. They will be able to advise you on the best type of policy for your group and situation. If your group has run into this situation and you have found a good solution, we would love to hear from you!

## **CITED RESOURCES**

Garrity, Baker and Williams Agency  
3 Gold Mine Road  
Flanders, NJ 07836  
973-426-1500 ask for Liz

Recover Source (a national non-profit organization)  
P.O. Box 309  
Grand Rapids, MI 55744  
1-800-851-4291

## **ADDITIONAL RESOURCES**

Insurance Information Institute  
1-800-331-9146  
<http://www.iii.org>

Pro Bono Partnership  
160 Littleton Rd., Suite 205  
Parsippany, NJ 07054  
973-968-7043  
<http://www.probonopartner.org>

Center for Non-Profit Corporations  
1501 Livingston Ave.  
North Brunswick, NJ 08902  
732-227-0800  
<http://www.njnonprofits.org>