



AA NSW Service Council Inc

BIRTHPLACE OF ALCOHOLICS ANONYMOUS IN AUSTRALIA

ABN: 30 477 528 898

e: service@answ.org.au

w: answ.org.au

t: (02) 8872 0235

5 August 2020

Dear AA Members & Meeting Organisers in NSW,

CONFIRMATION OF PUBLIC LIABILITY INSURANCE COVER

We are writing to confirm that your AA NSW Service Council Inc. **does** maintain Public Liability Insurance cover **for all** Participating AA Meeting Groups in **New South Wales**. Our QBE Public Liability Insurance Policy number 41U570133BP was renewed in December 2019 and remains in force until 10 December 2020.

AA Members have expressed alarm about information contained in a letter from *The General Service Board of Alcoholics Anonymous in Australia* (GSB) dated 31 July 2020. The GSB letter is titled "Very important message to all Group Office Bearers". We do not endorse what is written about GSB's insurance arrangements or the claims that meeting organisers have personal liability. For completeness, we have set out the entire text of the GSB letter below (including any misquotes, errors and misunderstandings in the original, as written):

"We have just renewed our Public Liability Insurance Policy. All group office bearers need to be aware that there is an exclusion in the new policy relating to infectious or contagious diseases. The policy now states 'We do not cover any liability arising directly or indirectly out of contributed to by or in connection with any highly pathogenic avian influenza in humans or any Listed Human Disease or Human Biosecurity Emergency as defined in our (sic) declared under the Biosecurity Act 2015 (Cth).' It is our understanding that all public liability insurers now have this clause in their policies.

To put it simply, should a member claim to have contracted a disease whilst attending your meeting, you are not protected by our insurance policy. You would have to pay for your own legal representation and court costs. If the claim is successful you will be personally liable for any damages awarded, which could be substantial

When organising a physical meeting you should ensure that you and those attending the meeting fully comply with all government and landlord requirements." (underlining added for emphasis) (Author not identified, Unsigned)

We will not publicly criticise GSB or speculate about the terms of any other policies, however we must confirm here that the policy terms (QM208) for **AA in NSW** are **not the same** as those quoted by GSB (as above).

The Public Liability policy for AA in NSW does have an exclusion for diseases, but the context is very limited as follows:

3. **Prevention of access**

The indemnity under this section is extended to include interruption or interference with your business in consequence of: ...

- c. *closure or evacuation of all or part of the premises by order of a competent government, public or statutory authority as a result of a human infectious or contagious diseases. However there is no cover for highly pathogenic Avian Influenza or any disease declared to be a quarantinable disease under the Quarantine Act 1908 (as amended) irrespective of whether discovered at the location of your premises, or out-breaking elsewhere, ...*

which shall prevent or hinder the use of your building or access thereto, or results in a cessation or diminution of trade due to temporary falling away of potential customers.”

(underlining added for emphasis)

The (above, underlined) exclusion refers to disease but **only** in connection with business interference and reduced use or access to premises. It **does not** refer to (or remove any cover for) claims about disease contracted whilst attending an Organised Meeting of AA in NSW. **We have confirmed this position directly with our insurance advisor.**

Practical take-aways – AA NSW Service Council Inc exists to serve all AA Meeting Groups in NSW more usefully:

- Please ensure that your AA Meeting is notified to AA Reviver – by email to: reviver@aansw.org.au
- Please fill in and return our simple Membership Form (available online at [www.aansw.org.au/helpful links](http://www.aansw.org.au/helpful-links)) so your Meeting Group can be included in our records as a “Participating Group”
- Please request our Certification of Public Liability Insurance cover for your Meeting Group (email your request to: service@aansw.org.au), and feel free to include the Meeting Organiser’s name if so desired
- Please support your AA NSW Service Council, by attending our Quarterly Meetings of Members (next meeting is **30 August 2020** – by **Zoom**) – All AA Members in NSW are welcome and encouraged to contribute
- Please support your AA NSW Service Council, by purchasing AA literature:
 - Order online at AA NSW Bookshop: www.aansw.org.au
 - Email Orders: bookshop@aansw.org.au
 - Telephone Orders: (02) 8872 0235

- Please support your AA NSW Service Council in these times of need, by making financial contributions:
 - Online at AA NSW Bookshop: www.aansw.org.au
 - By email Orders: bookshop@aansw.org.au
 - Telephone Orders: (02) 8872 0235
 - By direct bank deposit:

AA NSW Service Council Inc.
BSB 062 128 Account Number 1103 9114

*Please email to advise of your contribution and contact details,
so we can send you a receipt together with our expression of gratitude*

- Please support your AA NSW Service Council, by getting involved with volunteer work and / or serving on the Executive Committee to help your fellowship
- Please be very careful and considerate at AA Meetings; be reasonable and cautious to protect yourself and others from infection.

This communication is authorised by the Executive Committee of AA NSW Service Council Inc.

Please contact your Service Council if you require further information or any assistance regarding the above matters.

Yours faithfully,
AA NSW Service Council Inc

E-Signed.

Tom F. (Campbelltown Tues 8pm),
Honorary Secretary

t. (02) 8872 0235
e. service@aansw.org.au