

THE GENERAL SERVICE BOARD OF ALCOHOLICS ANONYMOUS AUSTRALIA

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PUBLIC LIABILITY INSURANCE

Fellow members of the Fellowship of Alcoholics Anonymous Australia.

Regarding the recent communication in regards to Public Liability insurance and false and misleading statements, since our initial update to Groups and members on changes to our Public Liability insurance, we have had a number of requests for clarification and also some evidence of parties mis-representing this information for their own purposes. This letter will seek to clarify the issue and address any confusion. There are a few points we would like to make to address concerns.

- * All organisations in Australia need to have Public Liability insurance coverage. This helps protect us against legal action that could send us bankrupt if this were to occur. * One of the General Service Offices roles is to maintain Public Liability Insurance for all AA meetings held in Australia.
- * Every year The General Service Office reviews and purchases our coverage for the year. Insurance companies regularly update and change their insurance policies depending on changes in society and the market.
- * The current policy changes, in response to the COVID pandemic are happening across the entire insurance industry in Australia. Any organisation that renews their Public Liability insurance will have these changes applied to their policy regardless. Existing policies may not have these clauses but they will be applied upon yearly renewal. If anyone is offering public liability insurance that claims that they will not be affected by these changes they are misrepresenting the situation and putting members and groups at risk.
- * Generally someone can only attempt to sue an organisation if they can prove negligence occurred on behalf of the organisation that held the event or meeting. If members and groups cooperate with their landlords and follow the applicable government Health and Safety regulations around Covid safety (Social distancing, mask wearing etc) then they will not be negligent in their duty and so would not fall into this category. It goes without saying that groups that don't adhere to the regulations will put their group office bearers at risk of legal action in the event of someone catching COVID-19. It is our duty and responsibility of the Board to pass on all relevant information so that groups and members can be fully informed during these difficult to navigate times.
- * We understand and feel as a Board, that the COVID pandemic is challenging AA members in ways we have not been challenged before. We ask everyone to extend the same AA levels of compassion, understanding, tolerance and unity to those of us who are struggling with the changes brought on us by this terrible situation we are all facing.

Andy Poad Chairman General Service Board of Alcoholics Anonymous Australia