



 November 16, 2023

**To: All Local Spiritual Assemblies**

**Re: General Liability Insurance Policy Period: 11/01/2023 – 11/01/2024**

Dear Bahá’í Friends,

The Office of the Treasurer of the National Spiritual Assembly sends its loving greetings to your Assembly and your community and assures you of its ardent prayers for the success of your community in meeting all the goals of the current Nine Year Plan. The Office of the Treasurer requests that you carefully read and understand this letter as it may impact the way you structure your activities supporting the Nine-Year Plan. There have been some changes that are incorporated into this revision.

Every year the National Spiritual Assembly purchases general liability insurance for Local Spiritual Assembly-sponsored events. This coverage is obtained in the interest of economy since it is very likely the cost to each Assembly for the same coverage would be far greater if purchased individually.

We kindly ask each Local Spiritual Assembly to help defray the cost by paying $225 or more for the policy period. This amount was estimated by our insurance carrier to be the cost of coverage for each of the nearly 1,000 Local Spiritual Assemblies under the jurisdiction of the National Spiritual Assembly.

Effective January of 2023, all Local Spiritual Assemblies without Baha’i Centers are covered under the National liability insurance policy for LSA sponsored activities such as Feast, children’s classes, LSA meetings, reflection gatherings, Holy Day celebrations, devotionals, etc. Also, National’s liability policy will be the primary coverage for events that are held in personal residences, with the homeowner’s policy as secondary. These events must be sponsored by an LSA and duly recorded in the minutes.

 In light of the increased coverage, the National Spiritual Assembly has requested that all Local Spiritual Assemblies consider increasing their payments to assist those Assemblies that cannot afford to pay the full amount.

**You may pay this amount online via the Online Contribution System (OCS)—select "LSA Insurance Fees" from the drop-down option list or you may make your check payable to “Bahá’í Services Fund” and as a reference on the check write: “LSA Liability**
**Insurance.” Send your payment to: National Bahá’í Fund, 1233 Central Street, Evanston, IL 60201.**

Below is additional information regarding our insurance coverage. Please take the time to become thoroughly familiar with this information.

 **COMMUNITIES THAT HAVE BAHÁ’Í CENTERS**

 If your Assembly owns a Bahá’í Center or other property, you are **NOT** covered by

this national policy. Your Assembly should purchase a Property and Liability Insurance

Policy on your building and contents. This policy should include a provision for public liability coverage and cover **ALL** events within your Assembly’s jurisdiction – not just events at your Baha’i Center.

If you have a policy covering a Bahá’í Center, you do not need to send the above-requested $225. Instead, please send the name and address of your insurance company, address and value of your property, policy period, and type and limits of coverage to the Office of the Treasurer (Finance@usbnc.org).

 **COMMUNITIES THAT DO NOT HAVE BAHÁ’Í CENTERS**

For your reference, included in this letter you will find information on the NSA’s general liability coverage. While we have attempted to include as much detail as possible, keep in mind that each event and circumstance is different. If you have any question whether a specific event will be covered or excluded by our policy, please contact our office at finance@usbnc.org.

 The National Spiritual Assembly’s liability insurance covers actions for which the Local
 Spiritual Assembly would be held liable. The coverage applies to LSA sponsored events,

regularly held children’s classes, LSA meetings, special events, Holy Day events, reflection
gatherings, Devotionals, Ruhi classes, etc. If your Spiritual Assembly or one of its committees plans an event and a loss occurs as a result of one of the planned activities, this liability

 insurance will cover the Spiritual Assembly. It is imperative that Local Spiritual Assembly-
 sponsored special events are duly recorded in your monthly meeting minutes and have a

Certificate of Insurance issued. For coverage requested for regular meetings held over a period
of time, complete the COI form for the period of time you anticipate the meetings to be held

(ie: weekly children’s classes starting on September 1, 2023 to April, 2024.)

If Assembly-sponsored events/activities are held in private locations (such as a person’s home or apartment), the National Spiritual Assembly’s insurance policy provides coverage as primary insurance and the insurance held by the owner/renter of the location is secondary.

 **Note: All special events held outside of private residences must obtain a Certificate of**  **Insurance (COI) to be covered under the liability policy, even if the venue does not require**

**one.**

**ACTIVITIES INVOLVING CHILDREN AND YOUTH**

• Of particular importance for all Assemblies is diligence and care with regard to children’s activities. As noted on page five, only events which are sponsored by the Assembly or other

Bahá’í institutions are covered under our policy. Please note that ***children’s activities are*** ***covered only if they are supervised by the Local Spiritual Assembly or other Institutions of*** ***the Faith.***

• *Junior Youth Spiritual Empowerment activities are now under the direction of the Regional* *Training Institutes (RTIs). RTI’s are under the direct supervision of the Regional Bahá’í* *Councils (RBCs) who, in turn, report to the National Spiritual Assembly. Therefore, liability* *for Junior Youth activities is covered directly by the National Spiritual Assembly.*

• **It is ABSOLUTELY VITAL that all activities involving children, junior youth and youth** **should follow the guidance provided in the National Spiritual Assembly’s *“Guidelines*** ***for the Protection of Children and Youth.”* Protection of all children, junior youth and** **youth should be your NUMBER ONE PRIORITY.**

**SIGNING RENTAL OR LEASE AGREEMENTS**

• When signing rental or lease agreements of any kind, please pay close attention to areas of

the agreement that discusses liability or indemnification. Language stating that the property owner is indemnified from all losses and that the Local Spiritual Assembly or the National Spiritual Assembly accepts full responsibility for any losses that occur **IS NOT**

**ACCEPTABLE**. This language **MUST** be amended to state that we accept responsibility only in proportion to, and to the extent of, our liability.

For instance, if there is a slip and fall in a rented facility because the floor has been waxed, this is the responsibility of the property owner, not the Local Assembly. Losses through injuries sustained as a result of such an accident are not the responsibility of the Local Assembly and the contract language should reflect the responsibilities appropriately.

When you need to provide evidence of insurance for an Assembly-sponsorer event, please download a Request or Certificate of Insurance form from the Baha’i Administrative Website <https://bahaitreasurer.us/downloadable-documents>

Login, scroll down and click on I **Insurance Certificate Request**.Include as much information about he event as possible. **Because we occasionally change insurance brokers, please dispose of any old request forms you have on file and use only current forms from the website** **or by** **contacting the Office of the Treasurer at** **Finance@usbnc.org** **or 847-733-3472.**

Please submit requests as far in advance as possible, preferably several weeks. Be aware that requests for other than simple proof of coverage may require additional time to process. Certificates will be sent directly to the event venue unless otherwise requested.

You may direct questions or concerns regarding liability insurance coverage to the Bahá’í National Center, Office of the Treasurer – Insurance, 1233 Central Street, Evanston, IL 60201, (847) 733-3472.

**Please retain this letter in your files for reference.**

With loving Bahá’í greetings,



Elizabeth T. Fletcher Director of Finance





Information on the National Spiritual Assembly General Liability coverage:
Coverage period: November 1, 2023 to November 1, 2024

Company:

Broker:

Church Mutual Insurance Company Heffernan Insurance Brokers

Limits: $3,000,000 General aggregate

 $1,000,000

Damage to rented premises

 $ 300,000 Each occurrence

 $1,000,000

 $ 10,000 Personal injury

Medical expense (any one person)

Exclusions:

• No special event held as a result of individual initiative is covered. In order to be covered,

the event or activity must appear in the Assembly’s minutes as being sponsored by the
Assembly and a Certificate of Insurance must be obtained whether or not proof of insurance is required.

• No events held within the jurisdiction of a community that owns or rents a Bahá’í Center are

covered, even if the event is not held at the Bahá’í Center. The Bahá’í Center’s own liability
insurance in that jurisdiction would be the primary insurer.

• If transportation is provided to and/or from a Bahá’í event or activity, the vehicle owner’s

insurance is the primary coverage.

The following events and/or activities ***may*** be excluded from coverage or may require additional insurance riders:

Amusement rides; parade organizing/sponsorship

Sky diving, hang gliding, dirt bike/snow mobile riding, spelunking, rock

wall climbing, zip lining, boating/canoeing, trampolines, and sweat lodges or
high heat yoga classes, among other similar activities

Some forms of organized athletics, including horseback riding

Overnight stays

Water activities unless certified lifeguards are present

Alcoholic beverages

Fireworks/pyrotechnics

Events that in any way provide or promote health care

Bowling

Ice skating

Roller blading

Skateboarding

Snow related activities