Insurance *requirements.*

What NARR Standard 3.0 requires, and what AARR accepts as proof. Reviewers verify insurance first; an application cannot move to document review until this item is satisfied.

1 THE NARR STANDARD: ONE REQUIREMENT, ALL FOUR LEVELS

REQUIRED AT LEVELS I, II, III AND IV

NARR STANDARD 3.0 · ADMINISTRATIVE AND OPERATIONAL DOMAIN · CORE PRINCIPLE A, OPERATE WITH INTEGRITY · STANDARD 2, ITEM B

"Documentation that the owner/operator has current liability coverage and other insurance appropriate to the level of support."

NARR sets no dollar limits, carrier, or policy form. It requires current liability coverage, documented, plus whatever additional insurance the level of support makes appropriate.

2 WHAT AARR ACCEPTS AS DOCUMENTATION OF 2B

A current ACORD 25 Certificate of Liability Insurance, or the policy declarations page, showing all of the following:

- **Commercial General Liability (premises and operations).** The core coverage for a residence where people live. Professional liability or property coverage alone does not satisfy 2b.
- **Named insured is the operating entity.** The name on the certificate must match the legal entity documented under Standard 2a (corporation, LLC, or business license), not an owner personally and not a different business.
- **Every residence scheduled as a covered location.** Each house address AARR is certifying must appear on the certificate or the location schedule.
- **A business classification that fits the use.** Residential, shelter, halfway house, group home, or human services classes are appropriate. A policy written for an unrelated business (consulting, retail, a private dwelling) does not cover recovery housing operations even if the address matches.
- **Current dates and visible limits.** The policy period must be in force at review. NARR sets no minimum limit and AARR does not grade limits; AARR records the limits shown and confirms the coverage is in force. Ask your agent what limits are customary for residential human services operations of your size.

3 "APPROPRIATE TO THE LEVEL OF SUPPORT": COVERAGE REVIEWERS ALSO WEIGH

Not required by NARR, but expected to scale with staffing and services: human services professional liability; abuse and sexual misconduct coverage (often excluded from base forms and added back by endorsement, so ask for the limit); commercial auto when staff or house vehicles transport residents; workers' compensation where Arkansas law requires it; property coverage on owned buildings; and directors and officers coverage for nonprofit boards. Many carriers bundle these in a nonprofit or human services package; AARR does not recommend or endorse any carrier.

4 WHAT DOES NOT SATISFY 2B

Personal dwelling, landlord, or mobile home policies in an individual's name · property-only evidence (ACORD 27) · professional liability or errors and omissions alone · an expired certificate or last year's renewal package · a certificate naming a different entity or a different street address · a policy classed for an unrelated business · billing statements or invoices offered as proof · a declarations bundle that omits the general liability and location pages.

5 HOW TO SUBMIT

Ask your agent for an ACORD 25 with **Arkansas Alliance of Recovery Residences (info@narrarkansas.org)** as certificate holder; additional insured status is not required. Send the declarations page if AARR asks for classification or location detail. Certification is valid for two years: send the renewal certificate at each policy expiration and notify AARR of any cancellation, lapse, or change in the residences covered.