

INSURANCE INFORMATION FOR BSA VOLUNTEERS

Listed below are brief outlines of insurance coverage provided by or through the local council:

Comprehensive General Liability Insurance

This coverage provides primary general liability coverage for registered volunteer Scouters with respect to claims arising out of an official Scouting activity with the exception that the coverage is excess over any insurance which may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. This insurance is only available while the vehicle or watercraft is in the actual use of a Scouting unit and being used for a Scouting purpose. Because of the high limits, volunteers should NOT be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit.

The insurance provided unregistered Scouting volunteers through the BSA general liability insurance program is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowner's, personal liability, or auto liability policy.

There is no coverage for those who commit intentional or criminal acts.

Automobile Liability Insurance

All vehicles MUST be covered by a liability insurance policy. The amount of this coverage must meet or exceed the insurance requirement of the state in which the vehicle is licensed. (It is recommended, however, that coverage limits are at least \$50,000/\$100,000/\$50,000.) Any vehicle carrying 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 single limit. In the case of rented vehicles the requirement of coverage limits can be met by combining the limits of personal coverage carried by the driver with coverage carried by the owner of the rented vehicle. All vehicles used in travel outside the United States must carry a liability insurance policy that complies with or exceeds the requirements of that country. The council's automobile liability insurance is excess of the insurance the owner of the auto carries, providing insurance protection above the limits carried on the auto by the vehicle owner up to the council's \$15 million limit of coverage.

Unit Accident Insurance Plan (Health Special Risk, Inc.)

This accident and sickness insurance may be provided for Cub Scouts, Boy Scouts, Venturers, LFL participants (coverage may be purchased for all participants or only Explorers), and adult volunteer leaders registered in the council, and covers them for accidents and sickness (as well as accidental death and dismemberment) while participating in any official Scouting activity. This plan provides coverage for accident medical expenses and accidental death and dismemberment while participating in official Scouting activity, including going to and from meetings. New members are automatically covered under the plan until the renewal date. Non-Scouts attending scheduled activities (including group travel to and from such

activities) for the purpose of being encouraged to participate in Scouting are also automatically covered. However, the plan does not cover parents, siblings, or other guests. This policy is secondary insurance to any personally owned primary coverage.

Camper's Accident and Sickness Insurance Plan (Health Special Risk, Inc.)

This accident and sickness insurance is provided for all Cub Scouts, Boy Scouts, Venturers, LFL participants (coverage may be purchased for all participants or only Explorers), adult volunteer leaders, and all other persons registered and attending official council events (e.g., summer camp, day camps, Wood Badge courses, etc.), if purchased by the council. It is purchased for specific events of the council and provides coverage for medical expenses for accident and sickness and accidental death and dismemberment. Additional information on coverage, limits, etc., may be obtained by contacting the council office. This policy is secondary insurance to any personally owned primary coverage. *(This policy is not necessary since the council has an annual plan already in place)*

PLEASE REPORT ALL SERIOUS INCIDENTS, ACCIDENTS AND/OR SICKNESS, OR IF A SUMMONS IS SERVED ON A VOLUNTEER, TO THE COUNCIL SERVICE CENTER IMMEDIATELY AT 305-364-0020.

Call phone number (972) 580-2000 and speak to BSA Risk Management if you have a more specific question related to insurance.