



Insurance

Consider the possibility that an accident could occur involving your unit. Take proper steps in advance to assess the risks and eliminate potential hazards and fully protect yourself and others responsible for the outing. An adequate emergency fund will cover minor emergencies.

Comprehensive General Liability Insurance

This coverage provides primary general liability coverage for registered adults of the Boy Scouts of America who serve in a volunteer or professional capacity concerning claims arising out of an official Scouting activity, which is defined in the insurance policy as consistent with the values, Charter and Bylaws, Rules and Regulations, operations manuals, and applicable literature of the Boy Scouts of America. This coverage responds to allegations of negligent actions by third parties that result in personal injury or property damage claims that are made and protects Scouting units and chartered organizations on a primary basis.

The BSA general liability insurance program provides volunteers and chartered organizations additional excess coverage for motor vehicles above a local council's automobile liability policy or a volunteer's or chartered organization's automobile or watercraft liability policy. The owner's motor vehicle (automobile) or watercraft liability insurance is primary. The excess insurance, whether the local council auto or BSA general liability, is available only while the motor vehicle or watercraft is in the actual use of a Scouting unit and being used during an official Scouting activity.

The insurance provided to unregistered Scouting volunteers participating in an official Scouting activity through the general liability insurance program is excess over any other insurance the volunteer might have to their benefit, usually a homeowner, personal liability, motor vehicle (automobile), or watercraft policy.

The general liability policy does not provide indemnification or defense coverage to those individuals who commit intentional and criminal acts. The Boy Scouts of America does not have an insurance policy that provides defense for situations involving allegations of intentional and criminal acts.

Scouting youth are not insured under the general liability policy.

Automobile Liability Insurance

Whether owned, non-owned, hired or leased, a liability insurance policy MUST cover all vehicles. 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 \$100,000 combined single limit.) Any vehicle carrying 10 or more passengers should have a limit of \$1 million single limits. All vehicles used in travel outside the United States must maintain a liability insurance policy that complies with or exceeds the requirements of that country.

Note: The use of 15-passenger vans manufactured before 2005 is prohibited.

Chartered Organizations for Scouting Units

The general liability policy provides primary liability insurance coverage for all chartered organizations on file with the BSA for liability arising out of their chartering a traditional Scouting unit. However, automobile and watercraft liability coverage is provided on a secondary or excess basis above driver or motor vehicle owner insurance and any other insurance available. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the state's requirements in which the vehicle is licensed. The owner must insure all watercraft used in Scouting for liability exposures. The amount of coverage is determined by the size and usage of the boat; \$1 million is recommended.

Chartered organizations do not need a certificate of insurance. The chartered organization endorsement is a part of the insurance policy contract and is enforceable under the policy contract.

Accident and Sickness Coverage

(Optional coverage for council or units)

Accident and sickness insurance (also known as accident and health insurance) coverage for Scouts and Scouters furnishes medical reimbursement within the policy amounts of death, accident, or sickness. These plans and policies are excess of all other available sources of medical insurance or other healthcare benefits. If there is no additional primary insurance or healthcare plan, these policies generally pay as primary coverage, subject to the plan limits and terms.

All registered youth and seasonal staff are eligible, as well as registered leaders and volunteer leaders.

The coverage provided has maximum limits it pays and a maximum benefit period, usually 52 weeks from the date of the incident. The plans do not “take care of everything.” Claims should be filed with the accident and sickness carrier as soon as possible, along with any other source of medical insurance or other health care benefits.

Scouts and guests who are being encouraged to become registered Scouts and volunteers are automatically insured while in attendance at a scheduled activity. Other guests are not covered. Each council also will be able to elect to cover family members of registered Scouts while these family members are in attendance at BSA-sponsored events. This is optional coverage.

Accident and sickness plans and insurance companies have specific procedures for processing claims. Volunteers need to check with their local council to verify which plan/policy their council provides or is available.

Coverage for Non-Owned Boats Used in Scouting Activities

Only general liability insurance coverage is available; no hull damage insurance is provided.

Owners (chartered organizations or others) must carry their own liability coverage. Boats under 26 feet and donated for Scouting activities need to have at least \$300,000 in coverage. Boats 26 feet and over should have \$500,000 in coverage. Risk Management will provide certificates of insurance up to \$2 million. The BSA’s coverage is excess of the liability coverage (\$300,000 or \$500,000) carried by the owner.

The following are examples of watercraft/boats that need not be insured by the chartered organization and others if they are to be used in an official Scouting activity: canoes, kayaks, rafts, catamarans, and sailboats (under 26 feet). However, suppose these watercraft are to be used for non-Scouting activities. In that case, the chartered organization or others should provide liability insurance as there is no liability coverage for chartered organizations or others for non-Scouting activities.

Watercraft owned by local councils, chartered organizations, and others should be licensed by the U.S. Coast Guard, and the operator should be licensed if required.

Prohibited Activities

The Boy Scouts of America’s general liability policy provides coverage for a bodily injury or property damage claim that is made and arises out of official Scouting activity. The *Guide to Safe Scouting* contains a [listing of prohibited activities](#). Prohibited activities are not considered official Scouting activities. Volunteers (registered and unregistered), units, chartered organizations, and local councils jeopardize insurance coverage for themselves and their organization by engaging in prohibited activities.

Please do not put yourself at risk.