

## **INSURANCE INFORMATION FOR BSA VOLUNTEERS**

Listed below are brief outlines of insurance coverages 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. Coverage is more than \$5 million for bodily injury and property damage. 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 \$100,000 combined single limit.) Any vehicle carrying 10 or more passengers is required to have limits of \$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. A tour permit or a council short-term camping permit is required when units travel overnight or outside their district. The council should establish more specific guidelines setting forth when a local council tour permit is required. National tour permits are required for all trips of more than 500 miles or more one way and all tours outside the United States of America. These permits should list the drivers' names and limits of automobile liability insurance carried.

National tour permits are required for all trips of 500 miles or more one way and all tours outside the United States of America. Each local council establishes the parameters under which a local council tour permit is required. These permits must list the drivers' names and limits of automobile liability insurance carried. Leaders should file local tour permits two weeks before the activity and national tour permits one month before the activity.

### **Unit Accident Insurance Plan (Health Special Risk)**

Unit accident insurance is available through the council; information is sent to units each year in their charter renewal kits, and the coverage must be applied for by the unit. 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.

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

**Call phone number 574-289-0337 and speak to Kelly Barrett if you have a question related to insurance.**