

Insurance Coverage for BSA Volunteers and Chartered Organizations

Listed below are brief outlines of insurance coverages provided by or through the local council for volunteers and chartered organizations.

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 that may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. This insurance is available only 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.

The insurance provided to 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.

The general liability policy **does not** provide indemnification or defense coverage to those individuals who commit intentional and/or criminal acts. The Boy Scouts of America does not have an insurance policy that provides defense for situations involving allegations of intentional and/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. A BSA Tour Plan 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 BSA Tour Plan is required. A Tour Plan is required for all trips of more than 500 miles or more one way and all tours outside the United States of America. The plan should list the drivers' names and limits of automobile liability insurance carried.

Each local council establishes the parameters under which a BSA Tour Plan is required. The plan must list each driver's name and the limits of automobile liability insurance carried. Leaders should file a Tour Plan at least 21 days before the activity to ensure the local council has enough time to review the plan and assist in updating the plan should that be necessary.

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. Automobile and maritime liability coverage is provided on a secondary or

excess basis. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. All boats/vessels used in Scouting must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat. The recommended coverage is \$1 million.

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

INSURANCE INFORMATION FOR BSA VOLUNTEERS

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 an official Scouting activity, including going to and from meetings. New members are automatically covered under the plan until the renewal date. Note: 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.

Council Accident and Sickness Insurance Plan (Health Special Risk)

This accident and sickness insurance may be provided for Cub Scouts, Boy Scouts, Venturers, 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 coverage is applied for by the council and is in effect on an annual basis. Additional information on coverage, limits, etc., may be obtained by contacting the council office.

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

This accident and sickness insurance is provided for all Cub Scouts, Boy Scouts, Venturers, adult volunteer leaders, and all other persons registered and attending official council events (e.g., summer camp, day camp, 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.

Please report all serious incidents, accidents, and/or sickness, or if a summons is served on a volunteer, to the council service center immediately.