

## IMPORTANT INSURANCE INFORMATION FOR OUR GREAT VOLUNTEERS

We periodically get asked questions about what kind of insurance coverage the BSA affords to our volunteers and charter partners. Listed below is an outline of the coverage that our Council and the National Council of the Boy Scouts of America provide.

### 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 general liability insurance program is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowners, 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, which provides 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, coverage limit requirements 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.

### 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. \$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 Insurance Coverage**

The Los Padres Council maintains coverage for Scouts and Scouters at no cost to the unit. The insurance is through Health Special Risk and the policy is of a secondary nature. That is, it is second to any other accident/sickness coverage that is available to the Scout or Scouter (the volunteers' personal medical insurance plan, or dependent coverage for family members). If no other coverage is available, the policy will become primary subject to its limits (please see the HSR plan highlights that was provided in your re-charter material at the end of the year, or call your local Scout office for more information).

The plan covers all registered leaders and registered youth members. (Members of units chartered to the Church of Jesus Christ of Latter Day Saints have their own accident/sickness insurance coverage and are not covered under this policy.)

## **Unauthorized and Restricted Activities**

The Boy Scouts of America general liability policy provides coverage for a bodily injury or property damage claim that is made and arises out of an **Official Scouting Activity**.

## **The Guide to Safe Scouting**

Contains a listing of Unauthorized and Restricted Activities. **Unauthorized activities are not considered Official Scouting Activities.** Volunteers (registered and unregistered), Units, Chartered Organizations, and local Councils are jeopardizing insurance coverage for themselves and their organization by engaging in unauthorized activities. **PLEASE DO NOT PUT YOURSELF AT RISK!**

You should know that the Los Padres Council provides this insurance coverage for our Scouters, charter partners, registered leaders, and youth members at NO COST to you. It is completely funded through our Council's annual operating budget. Your Friends of Scouting gifts help us provide this comprehensive insurance program. We hope you will be willing donors when asked to help support the Council through your annual Friends of Scouting gift.

**For additional information on Risk Management, please visit the following website:**

<http://www.scouting.org/scoutsource/HealthandSafety.aspx>

You will find a lot of great information at this site, as well as access to the **Guide to Safe Scouting**, which every unit should be familiar with and have a copy of it for their files.

For more information, or if you have any questions regarding this insurance information, please contact Ron Walsh, our Risk Manager, at 686-5167.