



BSA SAFETY MOMENT

INSURANCE

SUMMARY

Have you ever been told that your insurance is dependent upon wearing your field uniform (which is a myth, by the way)? Well, get ready, because we're going to talk about what types of insurance coverage are available and where to find more information on coverage for Scouts, Scouters, and chartered organizations involved in official Scouting activities.

GENERAL INFORMATION

- **Comprehensive General Liability Insurance.** This type of policy responds to allegations or claims from a third party that they suffered personal injury or property damage due to negligent action.

Coverage is limited to official Scouting activities, and those activities must be consistent with the values, Charter and Bylaws, Rules and Regulations, operation manuals, and applicable literature of the Boy Scouts of America. Local councils, chartered organizations, and registered volunteers are provided with primary coverage. Scouting youth are not insured under this policy.

- **Accident and Sickness.** This insurance provides medical coverage on an excess basis for injuries or fatalities that arise out of an official Scouting activity.

For example, if a youth falls during a hike and breaks a wrist, the parent's health coverage may pay for the ER visit minus a \$500 deductible; this insurance can reimburse the \$500.

- **Automobile Liability Insurance.** Coverage is provided above the vehicle owner's insurance plus any automobile liability insurance provided by a local council. Vehicles **MUST** be covered at the minimum amount required by the state for automobile liability.

Vehicles carrying 10 or more passengers should have at least \$1,000,000 in coverage.

Note that the use of 15-passenger vans manufactured before 2005 is no longer allowed in connection with Scouting programs and activities.

- **Coverage for Non-Owned Boats.** General liability insurance coverage on an excess basis, after other applicable insurance is exhausted, is available for boat owners above their liability coverage limits.

RESOURCES

- *Guide to Safe Scouting*, Insurance—www.scouting.org/health-and-safety/gss/gss10/
- Insurance Safety Alert—www.scouting.org/health-and-safety/alerts/insurance/