

INSURANCE INFORMATION FOR 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, which is defined in the insurance policy as consistent with the values, Charter and Bylaws, Rules and Regulations, the 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 provides protection for Scouting units and chartered organizations.

The BSA general liability insurance program provides volunteers additional excess coverage for automobiles above a local council's automobile liability policy or a volunteer's watercraft liability policy. The owner's vehicle or watercraft liability insurance is primary. The excess insurance, whether it is the local council auto or BSA general liability, is available only while the vehicle or watercraft is in the actual use of a Scouting unit and being used for a Scouting purpose.

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, vehicle, or watercraft 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 whether owned or non-owned 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 should have limits of \$1,000,000 single limit. 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 in excess of the insurance the owner of the auto carries, providing insurance protection above the limits carried on the auto.

Effective September 1, 2015, the use of 15-passenger vans manufactured before 2005 was no longer allowed in connection with Scouting programs and activities. Any 2005 or later 15-passenger vans may be used if equipped with Electronic Stability Control and seat belts for all passengers as well as the driver. This applies to all vehicles, regardless of ownership.

COUNCIL ACCIDENT & SICKNESS INSURANCE PLAN

Accident and sickness insurance (also known as accident and health insurance) coverage for Scouts and Scouters furnishes medical reimbursement in case of death, accident, or sickness within the policy amounts. Information regarding unit accident coverage is available through the local council. The coverage provided has maximum limits it pays and a maximum benefit period, usually 52 weeks from the date of the incident.

Coverage is excess of all other insurance or health care plans in force. This policy is in excess to any and all other available sources of medical insurance or other health care benefits.

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.

The policy and forms can be found at www.bsacac.org, under the Resources tab and forms.