

INSURANCE COVERAGE FOR VOLUNTEERS

Comprehensive General Liability Insurance

This coverage provides protection for the Council, all Scouting professionals and employees, Scouting units, chartered organizations, and volunteer Scouters (whether or not registered) with respect to claims arising in the performance of their duties in Scouting. Coverage is more than \$5,000,000 for bodily injury and property damage.

The insurance provided Scouting volunteers through the BSA General Liability Insurance program is in excess over any other insurance the volunteer might have to his or her benefit, usually a homeowners, personal liability, or auto liability policy. There is no coverage for those who commit intentional or criminal acts.

By providing insurance coverage to volunteers on an excess basis, BSA is able to purchase higher limits. 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.

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 \$50,000 per person / \$100,000 per accident / \$50,000 property damage). Any vehicle carrying ten (10) or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 single limit. In 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 up to the Council's \$5,000,000 limit of coverage. A tour permit or a Council short-term camping permit is required when units travel overnight or outside their District. National tour permits are required for all trips more than 500 miles. These permits must list the drivers' names and limits of automobile liability insurance carried.

Council Accident & Sickness Insurance Plan

Accident & Sickness Insurance has been purchased through the Council for all Packs, Troops, Teams, Groups and Posts. This plan provides coverage for accidental injury and illness and accidental death and dismemberment while participating in any approved and supervised Scouting activity, including going to and from meetings. All registered youth and adult volunteers are covered. 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.

Some additional highlights of the Council-provided policy include:

- The insurance is secondary to a family's own coverage. It will pick up after the family coverage exceeds its policy limit.
- The policy is primary for any family or Scout with no other insurance coverage.
- New members are automatically covered when their applications for membership are processed.
- Traveling to and from a unit meeting or other approved and supervised Scouting activity is covered under this plan.
- Coverage applies for injuries received while you are at an approved Scouting activity or if a sickness first manifest itself while you are there.

For all serious incidents, accidents and/or sickness, or if a summons is served on a volunteer, please report it to the Peoria Scout Service Center immediately at (309) 673-6136. Council Accident/Incident Report forms need to be completed for any event requiring medical or special attention.