

## **Insurance Coverage for BSA Volunteers**

Below are brief outlines of insurance coverages available to 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 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 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, coverage limit requirements can be met by combining the limits of personal coverage carried by the driver with insurance coverage purchased from the rental company. 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 Coverage**

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 at 817-231-8537.

Who is covered?

- All registered youth and seasonal staff are eligible.
- Registered leaders and volunteer leaders.

### **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.**

### **Tour and Activity Plan**

Times when a tour and activity plan must be submitted for council review include:

- Trips of 500 miles or more
- Trips outside of council borders not to a council-owned property
- Trips to any national high-adventure base, national Scout jamboree, National Order of the Arrow Conference, or regionally sponsored event
- When conducting the following activities outside of council or district events:
  - Aquatics activities (swimming, boating, floating, scuba, etc.)
  - Climbing and rappelling
  - Orientation flights (process flying permit)
  - Shooting sports
  - Any activities involving motorized vehicles as part of the program (snowmobiles, boating, etc.)
  - At a council's request