2013 INSURANCE INFORMATION FOR VOLUNTEERS

Following the policies and procedures of the B.S.A. insures minimal risk to Scouting participants. If an accident, sickness or injury should occur while participating in the Scouting program, participants benefit from various insurances. Listed below are brief explanations of various types of insurance coverage. **Leaders should be knowledgeable of insurance coverage so they may share with parents, leaders and volunteers the insurance, policies and procedures of the B.S.A.**

SOUTHWEST FLORIDA COUNCIL PROVIDED INSURANCE

Council Accident & Sickness Insurance Plan (National BSA, Health Special Risk-ACE American Ins. Co.)

This Accident and Sickness Insurance is provided for Cub Scouts, Boy Scouts, Venturers, Explorers and adult volunteer leaders registered in the council, and covers them for accidents and sickness (as well as accidental death and dismemberment) while participating in any official Scouting activity. This coverage is applied for by the council and is in effect on an annual basis and each youth and adult member or unit pay for the coverage administered by the council at a cost of $1 dollar per youth or adult. *All units are required to have the B.S.A. council insurance to recharter.*

Effective September 1, 2010 the plan will be a Full Excess Insurance Plan. Please keep in mind that it is not the purpose of this coverage to replace or diminish the need for family health insurance. This is supplemental insurance and its purpose is to provide assurance that financial help is available to help meet emergency medical expenses should an injury or illness occur during a Scouting activity. Additional information on coverage, limits, etc. may be obtained by contacting the council office for a copy of the Adult Leaders' Guide.

ALL SERIOUS INCIDENTS, ACCIDENTS AND/OR SICKNESS, OR IF A SUMMONS IS SERVED ON A VOLUNTEER, SHOULD BE IMMEDIATELY REPORTED TO THE COUNCIL SCOUT EXECUTIVE AT THE COUNCIL SERVICE CENTER AT 239-936-8072 EXTENSION 102.

Comprehensive General Liability Insurance

This coverage provides protection for the council, Scouting professionals and employees, units, chartered organizations and **registered** volunteers with respect to claims arising out of an official Scouting activity with the exception that the coverage is excess over any insurance which may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. Coverage provided is for bodily injury and property damage.

The Southwest Florida Council continues to underwrite costs for member liability insurance. The insurance provides unregistered Scouting volunteers through the BSA general liability insurance program is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowner's, personal liability, or auto liability policy. There is no coverage for those who commit intentional or criminal acts. Unit Charter Organizations pay an annual twenty dollar recharter fee for charter organization liability coverage.

VOLUNTEER PROVIDED INSURANCE

Automobile Liability Insurance

All vehicles that are used to transport Scouts or leaders **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/$100,000/$50,000.) Any vehicle carrying ten (10) or more passengers is required to have limits of $100,000/$500,000/$100,000 or $500,000 combined 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 public liability and property damage insurance policy that complies with or exceeds the requirements of that country. **B.S.A. does not provide automobile insurance coverage of any type unless council owns vehicle.**

Property Damage

B.S.A. **does not** provide personal property coverage to Scouts/parents, volunteers and/or units i.e. damaged/stolen/vandalized personal or unit property regardless of whether it is a unit/district /council activity.

Disability Insurance

This is insurance that assures continuance of a portion of your monthly income if you should become disabled by sickness or accidental bodily injury. Most individuals are covered under their employer's policy for disabilities sustained on or off the job. You should check with your employer to verify personal coverage. The B.S.A. also provides limited disability coverage under the council unit accident/ sickness policy for all registered adult volunteers.

PLEASE REFER TO THE GUIDE FOR SAFE SCOUTING FOR ALL B.S.A. POLICIES AND PROCEDURES

THINK SAFETY! Visit our website at www.swflcouncilbsa.org THINK SAFETY!