

INSURANCE INFORMATION FOR VOLUNTEERS *(Effective January 1, 2019)*

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 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 insurance has a full excess provision and expenses are covered; 1.) After the insured satisfies any deductible 2.) Only when they are in excess of amounts paid by any other health care plan. Benefits are paid without regard to any coordination of benefit provisions in any health care plan. This coverage is provided 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. *Insurance does not cover accidents at any B.S.A National High Adventure Bases. Units should secure their own event insurance for these trips. Units may contact the council office –camp reservations when attending local council camps etc. that require a certificate of insurance proof. **All units are required to have the B.S.A. council insurance to recharter.***

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, however, this plan is a full excess coverage. Additional information on coverage, limits, etc. may be obtained by contacting the council office for a copy of the Leaders' Guide or visit the council's website at www.swflcouncilbsa.org on the Risk Management link.

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. An official incident report should be completed immediately and is available at www.swflcouncil.org The coverage provided has maximum limits it pays and a maximum benefit period of 52 weeks from the date of the incident.

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. This coverage responds to allegations of negligent actions by third parties that results in personal injury or property damage claim that is made and provides protection for Scouting units, volunteer Scouts and chartering organizations. Registered volunteers are provided primary coverage through the BSA general liability program, but not for vehicle or maritime (watercraft) liability, which is only on an excess basis; the owner's vehicle or maritime (watercraft) liability is primary. 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. 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 that provides defense for situations involving allegations of intentional and/or criminal acts.

Automobile Liability Insurance

All vehicles that are used to transport Scouts or leaders **MUST** be covered **by the owner 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 ten (10) or more passengers is required to have limits of \$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 public liability and property damage insurance policy that complies with or exceeds the requirements of that country. **Trailers - Auto liability coverage for towing a unit trailer in Florida would typically be under the vehicle's insurance and liability extends from the vehicle that is towing the trailer. However, state laws and insurance carriers vary so check your local/state laws and insurance carrier policy before towing.**

General Liability for Chartered Organizations of 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. Unit Charter Organizations pay an annual forty dollar recharter fee for charter organization liability coverage.

Property Damage

B.S.A. **does not** provide personal property coverage to chartering organizations/units, Scouts/parents, or volunteers i.e. damaged/stolen/vandalized personal or unit property regardless of whether it is a unit/district /council activity. *This includes trailers and contents. There is also no coverage for any loss incurred while on or property left on council-owned property.*

What Coverage is Available to Non-Owned Boats Used in Scouting Activities?

Only general liability insurance coverage is available; no hull damage insurance is provided.

Owners (chartering organizations or others) **must** carry their own liability coverage. Boats under 26 feet and donated for use in Scouting activities need to have at least \$300,000 in coverage. Boats 26 feet and over should have \$500,000 in coverage. Risk Management will provide certificates of insurance up to \$2,000,000.

BSA's coverage is excess of the liability coverage (\$300,000 or \$500,000) carried by the owner.

The following are examples of watercraft/boats that need not be insured by the chartering organization and others if they are to be used in an Official Scouting Activity: canoes, kayaks, rafts, catamarans and sailboats (under 26 feet). However if these watercraft are to be used for non-Scouting activities the chartering organization or others should provide liability insurance as there is no liability coverage for chartering organizations or others for non-Scouting activities.

Watercraft owned by local councils, chartering organization and others should be licensed by USCG and the operator should be licensed if required.

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.

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 including the driver. This applies to all vehicles, regardless of ownership.

This prohibition must be effectively communicated to all unit leaders and chartered organization representatives in a manner that ensures it is received and understood. The use of pre-2005 15-passenger vans could result in there being no BSA GLIP insurance coverage available in the event of an accident.

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!

