



INSURANCE INFORMATION FOR VOLUNTEERS

Listed below are brief outlines of insurance coverages provided by or through the local council:

COUNCIL ACCIDENT & SICKNESS INSURANCE PLAN

Accident & 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. The \$1.00 per person insurance fee charged at charter renewal time goes toward the purchasing of this insurance. The plan is administered by Health Special Risk, Inc. LDS Units do not participate in this program and are covered by church policy, instead.

This policy is secondary and will pay benefits only for the expenses which are not recoverable under any other insurance policy or service contract carried by the injured. For specific information on coverage and limits of the plan, as well as to find claim forms and other insurance information visit www.crossroadsbsa.org/354. For questions, contact Natalie Pearce at npearce@crossroadsbsa.org, (317) 813-7067, or toll free at (877) 925-1900.

COMPREHENSIVE GENERAL LIABILITY INSURANCE

This provides protection for the council, all Scouting professionals and employees, Cub Scout packs, Boy Scout troops, Venture crews, Exploring posts and Learning for Life groups, chartered organizations and volunteer Scouters (whether registered or not) with respect to claims arising in the performance of their duties in Scouting. Coverage is \$1,000,000 for bodily injury and property damage.

The insurance provided to Scouting volunteers through the Boy Scouts of America 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. 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/\$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 single limit. In the 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 in excess of the insurance the owner of the auto carries, providing insurance protection above the limits carried on the auto.

A BSA tour and activity plan is required when units travel outside of council boundaries, except when travelling to a Crossroads of America Council camp. Tour plans are required at all times, even when travelling inside council boundaries, if the trip includes aquatic activities (swimming, boating, floating, scuba, etc.); climbing and rappelling; orientation flights; shooting sports; activities involving motorized vehicles as part of the program (snowmobiles, boating, etc); or when planning a summer camp at a location other than one of our council's camps. These permits must list the driver's names and limits of automobile liability insurance carried. More information on tour and activity plans can be found at www.crossroadsbsa.org/354.