

Insurance Fees for 2020

The Northern Lights Council, Boy Scouts of America increased the insurance fee charged every participant in 2018 from \$1.80 per registered member, to \$4.00 per registered member for the 2019 charter year (on a per month basis for example, it increased from 15 cents per month to 33 cents per month).

There were several factors that made this insurance fee increase essential, and why future increases may be considered, up to the \$12 per participant (\$1 per month) maximum allowed by the Boy Scouts of America. In 2018, the council paid \$10.18 per member for insurance, while collecting \$1.80 per member.

Why the Increase Was Necessary

Rising Cost of Insurance - Insurance continues to increase in all sectors, including GLIP-General Liability Insurance Premiums, Automobile, Health, Sickness & Accident, Property, D & O (Director's & Officers), Inland Marine & Crime

Additional Insurance Requirements – In 2019, the council was required to double the amount of coverage for automobile accidents incurred by volunteers or employees. Coverage has increased for structures at Camp Wilderness. Coverage has been added for major equipment failure at the Center for Scouting and other coverages are being considered including Cyber Breach & Data Recovery Insurance and Business Interruption Insurance.

Friends of Scouting Decline - The primary support for council funding of resources, including insurance coverages is Friends of Scouting. In 2018 and continuing into 2019, the council experienced a significant decline in giving, attributed to less people attending presentations, and less units accommodating them. In addition, follow up call nights have had much less success, with fewer people answering calls, returning calls and/or screening calls. There is also concern that doubling the standard tax deduction in 2018 has disincentivized FOS giving for tax savings purposes.

Insurance Coverage Provided by the Northern Lights Council

General Liability Insurance - Umbrella coverage against all legal actions and claims of negligence/oversight. Protections against false claims. Unit coverage required for building and land use for events and activities.

Automotive - Coverage in support of automobile liability claims for volunteers and employees.

Accident - If a scout/leader falls at camp and breaks an arm – yes, we have secondary coverage that will pay the deductible, and primary coverage if a member doesn't have insurance.

Director's & Officers - Executive Board members need protection from policy and procedural legal actions.

Property - Good stewards protect what they own, mitigating risk. Camp Wilderness, Heart Butte, Council Offices

Inland Marine - Waterfront equipment at camp.

Crime - Some coverage to protect against theft

How You Can Help to Keep Insurance Fees from Increasing

1. Personally, give to Friends of Scouting, and ask others to do so. Ensure your unit has and supports a Friends of Scouting presentation. FOS is the primary support to the council, and while voluntary, (about 25% of members participate), if everyone donates, insurance fees will not need to increase in the future.
2. Be a risk manager. Ensure all are Youth Protection Trained and following the two deep leadership rules. Drive safely, using seatbelts and the guidelines for Scouting travel. Read the Guide to Safe Scouting and follow all policies and procedures individually and as a leader in your unit. Be properly trained and conditioned for the Scouting adventures you are participating in, whether that is swimming, canoeing, rock climbing, taking a long hike or strenuous high adventure activities.



INSURANCE INFORMATION FOR VOLUNTEERS

Listed below are brief outlines of insurance coverage 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 \$4.00 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 please refer to the policy booklet which can be requested from the council office. For questions, contact Terri Schultz at (701) 293-5011 or Terri.Schultz@scouting.org.

COMPREHENSIVE GENERAL LIABILITY INSURANCE

This provides protection for the council, all Scouting professionals and employees, Cub Scout packs, Boy Scout troops, Venture crews, Explorer 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 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 homeowner, 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.