

# Insurance Fees for 2021

Despite rising costs, The Northern Lights Council, Boy Scouts of America will **not** be increasing insurance fees for 2021. It will remain at \$4.00 per registered member for the 2021 charter year (roughly to .33 cents per month).

## Why is there an Insurance fee?

**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

## What Insurance does the Northern Lights Council Provide?

- **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

## Do my Registration fees cover Insurance?

No. 100% of your registration fees pass directly through the local council to fund the BSA National Organization. The Northern Lights Council must raise an additional \$250 per registered member each year to maintain local operations. The actual cost for insurance is \$12 per registered member. The \$4 fee helps offset a small fraction of this expense.

## How You Can Help to Keep Insurance Fees from Increasing

1. **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. Many activities such as swimming, canoeing, rock climbing, hiking, or strenuous high adventure activities require additional training, preparation and conditioning.
2. **Actively participate in the annual Popcorn Sale.** Everyone wins with a successful sale as it provides financial support for families, packs, troops, crews, posts, and the council. It is part of how we keep fees as low as possible.
3. **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.