

Insurance Coverage for Volunteers

3/1/2007

Listed below are brief outlines of insurance coverage's provided by or through the local Council. Insurance premium costs are paid for by "Friends of Scouting" contributions.

Comprehensive General Liability

This coverage provides primary general liability coverage for registered volunteer Scouters 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. This insurance is only available while the vehicle or watercraft is in the actual use of a Scouting unit and being used for a Scouting purpose. Coverage is more than \$5 million for bodily injury and property damage. 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.

The insurance provided 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.

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 \$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 liability insurance policy that complies with or exceeds the requirements of that country. The council's automobile liability insurance is excess of the insurance the owner of the auto carries, providing insurance protection above the limits carried on the auto.

A tour permit or a Council short-term camping permit is required when units travel overnight or outside the Heart of America Council. The Council has established more specific guidelines setting forth when a local tour permit is required. National tour permits are required for all trips more than 500 miles one way and all tours outside the United States of America. These permits should list the drivers' names and limits of automobile liability insurance carried.

Leaders should file local tour permits two weeks before the activity and National Tour Permits at least 30 days in advance.

Council Accident & Sickness Insurance

This Accident and Sickness Insurance covers all registered Cub Scouts, Boy Scouts, Varsity Scouts, Venturers, Explorers and adult volunteer leaders registered in this Council, for accidents and sickness (as well as accidental death and dismemberment) while participating in any official Scouting activity. Additional information on coverage limits, etc., may be obtained by contacting the Council Service Center.

ALL SERIOUS INCIDENTS, ACCIDENTS OR SICKNESS, OR IF A SUMMONS IS SERVED ON A VOLUNTEER, MUST BE REPORTED IMMEDIATELY TO THE COUNCIL SERVICE CENTER AT 816-569-4922 OR (800) 776-1110