

Safety Moment – BSA’s Insurance Coverage for Volunteers

SUMMARY Have you ever been told that your insurance is dependent upon wearing your field uniform (which is a myth, by the way)? Well, get ready, because we’re going to talk about what types of insurance coverage are available and where to find more information on coverage for Scouts, registered volunteer Scouters, and chartered organizations involved in official Scouting activities.

GENERAL INFORMATION

- **Comprehensive General Liability Insurance.** This type of policy responds to allegations or claims from a third party that they suffered personal injury or property damage due to negligent action. Coverage is limited to official Scouting activities, and those activities must be consistent with the values, Charter and Bylaws, Rules and Regulations, operation manuals, and applicable literature of the Boy Scouts of America. Local councils, chartered organizations, and registered volunteers are provided with primary coverage. Scouting youth (age 17 and younger) are not insured under this policy. The insurance provided to unregistered volunteers through the general liability insurance program is excess over any other insurance the volunteer might have to his or her benefit.
- **Accident and Sickness.** This insurance provides medical coverage to Scouting participants on an excess basis for injuries or fatalities that arise out of an official Scouting activity. For example, if a youth falls during a hike and breaks a wrist, the parent’s health coverage may pay for the ER visit minus a \$500 deductible; this insurance can reimburse the \$500.
- **Automobile Liability Insurance.** Coverage is provided above the vehicle owner’s insurance plus any automobile liability insurance provided by a local council. Vehicles **MUST** be covered at the minimum amount required by the state for automobile liability. It is recommended that coverage limits are at least \$100,000 combined single limit. Vehicles carrying 10 or more passengers should have at least \$1,000,000 in coverage. Note: The use of 15-passenger vans manufactured before 2005 is prohibited.
- **Coverage for Non-Owned Boats.** General liability insurance coverage on an excess basis, after other applicable insurance is exhausted, is available for boat owners above their liability coverage limits. It is recommended that boats under 26 feet have at least \$300,000 and boats 26 feet or over have at least \$500,000.

RESOURCES • Guide to Safe Scouting, Insurance—www.scouting.org/health-and-safety/gss/gss10/