

Safety Moment: Certificates of Insurance

Summary: Certificates of insurance verify that the BSA and local councils have insurance for an event or activity. In most cases when Scouting and Exploring activities are held at locations other than Scout property, the location requires a certificate of insurance from the BSA. The other parties usually want to be added to the BSA general liability policy as an additional insured.

GENERAL INFORMATION When another party wants to be an additional insured, this means they want to be insured on the BSA's general liability policy. Selling popcorn in front of the local grocery store, conducting unit activities at parks, and gathering at the unit's regular meeting place are just some examples where parties would require certificates of insurance from the BSA. Businesses or groups that donate services or goods that will benefit Scouting are other examples where the local council can issue certificates of insurance with the businesses or groups as additional insured. There are times when the other organization provides a contract or facility use agreement for the Scouting event or activity and will include insurance requirements. These documents will need to be reviewed very carefully. Sometimes wording in these documents can put the Scouting organization, councils, and leaders into a situation where the insurance policy is accepting the fault of the other party or holding the other party harmless for their own negligent acts. If these documents have this type of wording, the certificate of insurance would not be issued and should not be signed.

- Local councils can issue certificates of insurance for organizations requesting to be an additional insured.
- If the event or activity has special requirements, the certificate of insurance must be issued by the Risk Management Team in the BSA's national service center. Work with the local council for the certificate of insurance. This may cause a delay, please apply for a Certificate of Insurance as early as you can, but at least 30 days before the start of your event or activity.
- Many times, there are contracts or facility use agreements for the activity or event. These papers should be reviewed by the local council. Always allow time for reviewing, possibly revising, and issuing certificates of insurance.
- Anytime contracts or facility use agreements require a signature, keep in mind that only the local council Scout executive, or his or her designee, can sign documents binding the local council.

RESOURCES • Scouting Safely—Insurance

Coverage: www.scouting.org/health-and-safety/alerts/insurance/

- Guide to Safe Scouting—Insurance: www.scouting.org/health-and-safety/gss/gss10/ B