



INSURANCE COVERAGE FOR VOLUNTEERS & CONDUCTING SAFE SCOUTING PROGRAMS

All Scouters need to have a basic understanding of the insurance needs and the coverage relating to Scouting activities. It falls into three categories:

- Accident and Sickness
- Comprehensive General Liability
- Automobile Liability

Listed below are brief outlines of insurance coverage provided by or through the Silicon Valley Monterey Bay Council.

Unit Accident & Sickness Insurance Plan

The Silicon Valley Monterey Bay Council requires that every unit have a supplemental accident insurance policy. An accident and sickness insurance plan is offered by the Silicon Valley Monterey Bay Council, provided by Health Special Risk. It provides some financial protection for accidental injury and illness for all registered youth, volunteer leaders, seasonal staff, and prospective youth members or leaders who visit. **Other guests are not covered.**

The plan provides year-round coverage while: 1) Participating in any activity approved and supervised by the BSA whether at a unit, district, or council level. 2) Traveling to and from such events or activities. 3) At approved Scouting activities outside the council boundaries.

There are limitations to this plan. It is not the purpose of this coverage to replace or diminish the need for family health insurance. Rather its purpose is to provide assurance that financial help is available to help meet emergency medical expenses should an injury or illness occur during a Scout activity.

There are benefits under this plan for loss of life, dismemberment, loss of sight, dental treatment, and ambulance insurance. Details of the plan are available at the council service center.

The cost for this insurance is \$12 per registered youth or adult for a full-year or prorated and is collected at the time of charter renewal or when a new member submits an application to be registered. New youth and adult applications added to the unit during the year receive a prorated rate.

Comprehensive General Liability Insurance

This coverage provides protection for the council directors, officers, all Scouting employees, Scouting units, chartered organizations, and volunteer Scouters (whether or not registered) with respect to claims arising in the performance of their duties in Scouting. The council pays an annual premium and each unit pays a \$75 unit liability insurance fee.

This liability coverage is primary for charter organizations, their officers and all registered scout volunteers. There is no coverage for intentional or criminal acts.

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

Every person who drives a car in connection with a Scouting activity **MUST** meet state minimum requirements of 15,000/30,000/5,000 and should carry a minimum of \$50,000/\$100,000/\$50,000 of automobile liability limits on their vehicle. Any vehicle carrying 10 or more passengers is required to have limits of at least \$500,000 combined single limit. The council's automobile liability insurance is excess of the insurance the owner of the auto carries (becomes primary after personal insurance is exhausted), **but** does protect the owner above his limits for the council's \$15,000,000 limit of coverage. This is part of the national comprehensive general liability insurance.

Serious Incidents

All serious incidents, accidents, sickness or summons served on a volunteer, related to Scouting, must be reported to the Council Service Center immediately. Call (408) 638.8300 and speak with the Director of Support Services or Scout Executive to make your report.

Guide To Safe Scouting

The Guide to Safe Scouting is a publication of the BSA, to inform our adult leadership of its policies on a broad range of topics. If your unit doesn't have a copy it may obtain one at the Scout shop or through the national web site: <http://www.scouting.org/scoutsource/HealthandSafety/GSS/toc.aspx> . Leaders are required to have a copy of this guide and follow the stated rules and guidelines it contains for all Scouting activities.