



INSURANCE INFORMATION FOR VOLUNTEERS

Comprehensive General Liability Insurance

This coverage provides protection for the council, all Scouting professionals and employee, Scouting units, chartered organizations, and volunteer Scouters (whether or not registered) with respect to claims arising in the performance of their duties in Scouting. Coverage is more than \$15,000,000 for bodily injury and property damage.

Registered volunteers now have primary coverage except for liability resulting from the use of a volunteer's vehicle or boat/vessel. A vehicle or boat should not be used in a Scouting activity unless the owner has purchased liability insurance coverage on the vehicle or boat. The BSA's liability insurance provides coverage excess of the insurance carried on the vehicle or boat. Volunteers should NOT be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit. 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 registered. It is recommended, however, that coverage limits are at least \$50,000/\$100,000/\$50,000. Any vehicle carrying ten (10) or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$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 up to the council's \$15,000,000 limit of coverage. A tour permit or a council short-term camping permit is required when units travel overnight or outside their district. National tour permits are required for all trips more than 500 miles. These permits should list the drivers' names and limits of automobile liability insurance carried.

Council Accident & Sickness Insurance Plan (ACE American Insurance Company)

This Accident and Sickness Insurance is provided for Cub Scouts (including Tigers), Boy Scouts, Venturers, LFL Explorers and adult volunteer leaders (including Tiger parents) registered in the council, and covers them for accidents and sickness (as well as accidental death and dismemberment) while participating in any official Scouting activity. This coverage is applied for by the council and is in effect on an annual basis. Additional information on coverage, limits, etc., may be obtained by contacting the council office at (301) 530-9360. The fee is \$1 for all non-multiple youth and leaders. Tigers and Tiger parents also pay the \$1. Tiger parents serving in another registered volunteer position do not pay. Accident and Sickness insurance premiums (\$1.00 per person) are paid at the time the unit recharter along with registration fees.

ALL SERIOUS INCIDENTS, ACCIDENTS AND/OR SICKNESS, OR IF A SUMMONS IS SERVED ON A VOLUNTEER, PLEASE REPORT TO THE MARRIOTT SCOUT SERVICE CENTER IMMEDIATELY.

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