



## BSA Insurance...myth or truth... let's set the record straight for good!

(Tony Higuera, Chairman, Montana Council Risk Management Board)

### Do you need to travel in uniform to be covered by BSA insurance?

Wearing a uniform is **not** required to be covered by BSA

insurance. The requirement is that the youth and adults be engaged in an official Scouting activity.

**Can you travel in uniform, either in Field uniform or Activity uniform?** Of course you can, but that is a unit policy decision unrelated to insurance coverage.

<http://blog.scoutingmagazine.org/2015/07/16/travel-in-uniform-for-bsa-insurance-coverage/>

(March 2016 BSA web site "Insurance Coverage")

**"Consider the possibility that an accident could occur involving your unit. Take proper steps in advance, not only to eliminate potential hazards, but to fully protect yourself and others responsible for the outing. An adequate emergency fund will cover minor emergencies. A review of the DVD, *Scouting Safety Begins With Leadership*, No. 19-201, will prepare you for the potential hazards faced during outdoor activities."** Free for viewing on youtube:

<https://www.youtube.com/watch?v=u6BPhfwERg>

### Insurance coverage:

<http://www.scouting.org/Home/HealthandSafety/Alerts/Insurance.aspx>

Scouting units, volunteer Scouters and chartered organizations are covered by the BSA's Comprehensive General Liability Insurance.

This insurance provides primary coverage for registered volunteers and excess coverage for nonregistered volunteers for claims arising out of an official Scouting activity. That includes allegations of negligent actions by third parties that result in personal injury or property damage claims. While your automobile insurance is primary, **the BSA's Comprehensive General Liability Insurance provides secondary or excess insurance.**

### 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 10 or more passengers is required to have limits of \$1,000,000 single limit. In the case of rented vehicles, coverage limit requirements 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.



Effective September 1, 2015, the use of 15-passenger vans manufactured before 2005 will no longer be allowed in connection with Scouting programs and activities. Any 2005 or later 15-passenger vans may be used if equipped with Electronic Stability Control and seat belts for all passengers as well as the driver. This applies to all vehicles, regardless of ownership.

## Chartered Organizations for Scouting Units

The general liability policy provides primary liability insurance coverage for all chartered organizations on file with the BSA for liability arising out of their chartering a traditional Scouting unit. Automobile and maritime liability coverage is provided on a secondary or excess basis. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. All watercraft used in Scouting must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat; \$1 million is recommended. Chartered organizations do not need a certificate of insurance. The chartered organization endorsement is a part of the insurance policy contract and is enforceable under the policy contract.

## Unauthorized and Restricted Activities

The Boy Scouts of America's general liability policy provides coverage for a bodily injury or property damage claim that is made and arises out of an official Scouting activity. ***The Guide to Safe***



***Scouting contains a listing of unauthorized and restricted activities. Unauthorized activities are not considered official Scouting activities. Volunteers (registered and unregistered), units, chartered organizations, and local councils are jeopardizing insurance coverage for themselves and their organization by engaging in unauthorized activities.***

***Please, do not put yourself and others at risk, become familiar with the Guide to Safe Scouting. Also, be familiar with the *Age Appropriate Guidelines for Scout Activities* - these guidelines were developed based on the mental, physical, emotional, and social maturity of Boy Scouts of America youth members, to plan age-and-rank-appropriate activities for Cub***

**Scout dens and packs, Boy Scout troops, and Venturing crews.**

**[http://www.scouting.org/filestore/pdf/34416\\_Insert\\_Web.pdf](http://www.scouting.org/filestore/pdf/34416_Insert_Web.pdf)**

The image shows a table titled 'AGE APPROPRIATE GUIDELINES FOR SCOUT ACTIVITIES'. The table has multiple columns and rows, with various icons and text indicating the appropriateness of different activities for different age groups and ranks. The table is organized into sections for different activities, with checkboxes and symbols indicating the level of risk or appropriateness.

**If you need to file for BSA insurance coverage, contact the Council office and they will email you the forms.**