

# INSURANCE COVERAGE PROVIDED FOR/OR AVAILABLE TO SCOUT UNITS

## INTRODUCTION

Some years ago, Scout Units (Troops, Packs, Crews, Posts, etc.) and their volunteer leadership were relatively immune from a suit from negligence. It was generally held that a person who was voluntarily giving of his time and effort to benefit others could not be accused of negligence if a person was injured, or if property was damaged. This has all changed. Today, adequate liability insurance for Scout units and individual Scouters is one of the most important services provided by your Council. Its cost is a major expense item in our Council operating budget. Unit leaders and committee people should be familiar with the coverage provided by the Council, as well as other types of insurance a Scout unit should consider.

## GENERAL LIABILITY

The Council has a broad general liability policy written specifically for Scout Councils and their chartered units. This liability insurance provides protection against claims of negligence that may be brought against the Council, its officers, members and staff, its currently chartered Scout units and their sponsoring institutions as well as all currently registered volunteer Scouters in respect to liability arising out of the performance of their duties in Scouting. Coverage is for bodily injury or death, as well as for property damage where negligence may be claimed. However, if other insurance is in force, the Council's policy shall be in excess of and not contribute with such other insurance. This insurance does not take the place of any individual's personal, liability, homeowner, or automobile insurance; nor does it provide accident, hospital, medical, or surgical insurance. (See Accident Insurance below) Sea Explorer Ships and Aviation Posts (where flights are involved) must report all craft to the Council Service Center so that insurance coverage can be obtained where required.

## AUTO LIABILITY

Every person who drives a car in connection with a Scouting activity shall carry a minimum of \$50,000/\$100,000/\$50,000 of automobile liability insurance on their vehicle. Buses and vans MUST carry \$100,000/\$300,000/\$1,000,000 automobile liability. The Council's liability insurance will not apply to the donors or owners of automobiles, unless the use of such automobiles, prior to such use, has been specifically authorized by a currently registered adult. Should an accident occur under these conditions, the Council's liability insurance would be in excess of whatever other insurance the owner or driver of the car may carry.

## ACCIDENT AND SICKNESS INSURANCE

Pine Tree Council, Boy Scouts of America, carries a Council-wide policy on all registered members of the Council. Members covered must be listed in the Council Office building as a paid member of the organization in good standing. This policy covers all members (in good standing) as a secondary insurance if the individual in question has other accident and/or sickness insurance. If the individual does not have health insurance, then the Council becomes a primary policy and there is no deductible to be involved. Coverage begins from the moment a registered member leaves his or her home to participate in an "official" scout

program, activity or meeting. This coverage is in effect until that individual returns home from the official function.

### **FIRST MEDICAL ATTENTION**

When boys are away from home or when parents are not readily available to assume responsibility, it is imperative that leaders obtain promptly the necessary **first** medical attention in event of accident, sudden illness or other occurrence in connection with a Scouting activity.

### **QUESTIONS OR ASSISTANCE**

Questions on insurance matters or assistance in placing insurance or handling of claims should be referred to your District Scout Executive or contact the Council Service Center.