



INSURANCE INFORMATION FOR BSA VOLUNTEERS

Listed below are brief outlines of insurance coverage provided by or through the local council and National BSA:

Comprehensive General Liability Insurance

This coverage provides primary general liability coverage for registered adult volunteer Scouters with respect to claims arising out of an official Scouting activity with the exception that the coverage is excess over any insurance which may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. This insurance is only available while the vehicle or watercraft is in the actual use of a Scouting unit and being used for a Scouting purpose. Prohibited activities are not considered official Scouting activities. General Liability coverage is \$1 million (per occurrence, or \$10 million aggregate) for bodily injury and property damage with an Umbrella Liability policy that raises this to \$6.5 million (per occurrence, or \$13 million aggregate). 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. Boats not used exclusively for official Scouting activities, or are not canoes, kayaks, rafts, or sailboats AND under 26ft are not covered and require their own General Liability coverage. Boats under 26ft need to have at least \$300,000 in coverage and boats 26ft and over need \$500,000 in coverage. BSA's coverage is in excess of these amounts carried by the owner. Boats owned by the chartering organization for Scouting units must have their own liability insurance which is determined by the size and usage of the boat; \$1 million is recommended.

The insurance provided unregistered Scouting volunteers through the BSA general liability insurance program is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowner's, personal liability, or auto liability policy.

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 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, 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 \$1 million limit of coverage.



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A tour permit or a council short-term camping permit is required when units travel overnight or have an activity that requires transporting Scouts from where the group usually meets. National tour permits are required for all trips of more than 500 miles or more one way and all tours outside the United States of America. These permits must list the drivers' names and limits of automobile liability insurance carried.

Leaders should file local tour permits two weeks before the activity and national tour permits one month before the activity.

Council Accident and Sickness Insurance Plan (Health, Special Risk, Inc.)

This accident and sickness insurance is provided for all Cub Scouts, Boy Scouts, Venturers, Explorers, and adult volunteer leaders registered in Three Harbors 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.

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

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[Link](#) to National BSA Insurance web page