

Insurance Coverage Information For Scouting Volunteers 2009– 2010

The B.S.A. publishes many documents that include policies and guidelines providing detail as to authorized or approved Scouting activities. Reference documents include the Guide to Safe Scouting, Health and Safety Guide, and other health and safety support literature. Unauthorized activities are listed in the Guide to Safe Scouting. These publications can be downloaded from www.denverboyscouts.org under forms. Failure to follow these various guidelines may invalidate liability insurance coverage's available to Scouters. Please note that the following insurance coverage's only apply to **official** Scouting activities.

Comprehensive General Liability Insurance

The insurance that is provided to Scouting volunteers through the B.S.A. General Liability Insurance program is **excess** over any other personal insurance that the volunteer might have to his or her benefit. This personal coverage would usually be homeowners, personal liability umbrella, or automobile liability. The B.S.A. program provides no coverage for intentional or criminal acts.

This coverage provides protection for the council, all Scouting professionals, employees, Scouting units, chartering organizations, and volunteer Scouters (whether registered or not registered) with respect to claims arising in the performance of their duties in Scouting. Local and national coverage combined provides more than \$5,000,000 for bodily injury and property damage.

By providing insurance coverage to volunteers on an excess basis, B.S.A. is able to purchase higher limits. Because of the higher limits, volunteers should not be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit. Scouting volunteers should check with their personal insurance representative for further information.

Coverage is automatic and no action is needed to sign up. Any notice of a lawsuit, potential lawsuit or serious injury must be brought to the attention of the Denver Area Council immediately.

Council Accident & Sickness Insurance

The Denver Area Council is providing accident & sickness insurance for registered youth and adult in the Council. There is no cost to the unit for this insurance. The coverage is **secondary** with any other insurance primary. This insurance covers all official Scouting activities and claims are handled directly with the insurance company. The only guests covered are those being encouraged to become registered leaders or Scouts and **are the appropriate age to join**. Other guests/family members are not covered.

Automobile Liability Insurance

All vehicles used for Scouting activities must be covered by liability insurance. The amount of this coverage must meet or exceed the Colorado state minimums. The vehicles owner's liability insurance will be the primary coverage for any Scouting use. Any vehicles carrying 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 combined single limit. All vehicles used outside the United States must carry liability insurance that meets or exceeds the requirements of the country in which you are traveling.

Tour Permits

A local tour permit is required whenever a unit leaves the boundary of the Denver Area Council. Local tour permits are not necessary for travel to Peaceful Valley and Camp Tahosa. A national tour permit is required any time a Scout trip is over five hundred miles, one way. All tour permits must list the driver's name, insurance company and limits of coverage.

All serious accidents (life or limb threatening) or illnesses need to be reported to the Denver Area Council immediately. Any Scouter who receives a summons should report this to the Denver Area Council immediately.