

INSURANCE INFORMATION FOR CIRCLE TEN COUNCIL VOLUNTEERS

Listed below are brief outlines of insurance coverages provided by or through Circle Ten Council:

Comprehensive General Liability Insurance

This coverage provides primary general liability coverage for **registered** 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. Coverage is more than \$15 million for bodily injury and property damage. 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.

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.

Council Accident and Sickness Insurance Plan (HSR)

This accident and sickness insurance is provided for Cub Scouts, Boy Scouts, Varsity Scouts, Venturers, LFL Explorers, and adult volunteer leaders 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. It pays for the first \$300.00 and then is secondary to personal medical insurance. Additional information on coverage, limits, etc., may be obtained by contacting the council office.

Chartered Organizations (Scouting Units)

The general liability policy issued to the Boy Scouts of America provides primary liability insurance coverage for all chartered organizations and participating Organizations for liability arising out of their sponsorship of 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. A \$100,000 combined single limit is recommended. Any vehicle designed to carry 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 combined single limit. All boats/vessels 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. \$1,000,000 is recommended.

There is no coverage for those who commit intentional or criminal acts. Liability insurance is purchased to provide financial protection in the event of accidents or injury that is neither expected nor intended.

Automobile Liability Insurance (Excess basis)

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 \$50,000/\$100,000/\$50,000.) Any vehicle carrying 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 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 \$15 million limit of coverage.** A tour permit and a council short-term camping permit (when going to a Circle Ten Council camp) are required when units travel overnight or outside their district.