



Insurance Guidelines for Involvement in Activities, Trips, and Events

July 2019

The safety and well-being of girl and adult members is our highest priority. It is imperative that volunteers know and understand the safety policies and procedures. Below are some resources that are available when planning Girl Scout activities, trips, and events.

- Troop Travel Form
- Safety Activity Checkpoints
- Girl Scout Activity Accident Insurance—Basic Coverage Brochure

The information provided here summarizes coverages provided and is not a contract or certificate of insurance. The minimum amount of insurance that can be purchased is \$5.00, even if the activity is only requesting to cover less than 45 participants.

It is expected that non-member parents/caregivers will be involved from time to time in Girl Scout activities just as they do in school PTAs, community service, or school events, in providing transportation, decorating, visiting, or just lending a hand. These activities are done without expectation of reimbursement for medical expenses in case of accidental injury. Non-members who get more than sporadically involved should consider becoming a registered member.

Additional insurance must be requested, purchased, approved, and secured as soon as possible, or at a minimum, insurance must be requested two weeks prior to an activity, trip, or event. Council must submit your form and receive insurance approval prior to the trip. Proper planning is essential and last minute form request emergencies will not be processed. Please contact your member engagement specialist for assistance or send an email to customercare@gsgcf.org. You can also call during business hours, Tuesday–Friday, 7:30 a.m.–5:30 p.m., 800-232-4475, (press “8” for customer care assistance).

Once the volunteer or staff in charge of the activity, trip, or event has identified that additional insurance is required, an insurance plan enrollment form along with payment must be submitted to the council headquarters. Insurance plan enrollment forms can be found on our website at www.gsgcf.org under “Forms,” “Insurance” (drop-down menu).

Payment is only accepted by check or money order (credit cards cannot be accepted as payment). Submit an insurance plan enrollment form along with a check or money order made payable to: **United of Omaha Life Insurance Company** (not to Girl Scouts), no later than two weeks prior to the activity, trip, or event.

Plan 1 – Basic coverage

This accident insurance covers every registered Girl Scout member for any approved, supervised Girl Scout activity. This coverage is included in the \$25.00 membership registration. This coverage includes Girl Scout meetings, trips, and activities lasting no longer than two consecutive nights/three days. Girls must be registered participants with their age-level program for Plan 1 coverage to apply.

For example: a Girl Scout Daisy that accompanies her mother, the Girl Scout Brownie leader, to the Girl Scout Brownie meeting is a tag-a-long, unless she is in a supplemental supervised unit with constant supervision away from the Girl Scout Brownie program. The supplemental supervised unit would be eligible for Plan 2 coverage and must be purchased prior to the event date. A trained Girl Scout who is assisting with the troop meeting is not a tag-a-long. A Girl Scout who does her homework at the Girl Scout Daisy meeting is a tag-a-long. Family members who are too young to actually participate in the planned activities are not eligible for the Plan 2 insurance and may not participate in the event.

Plan 2 – 11 Cents

This accident insurance must be purchased to cover non-members (adults and minors) to participate in any approved, supervised Girl Scout activity for accidents only. The cost for this accident-only coverage is \$.11 per participant, per day (see formula on form). Participants who are covered by this accident insurance include adults and minors. All participants must be age appropriate and meet the requirements of the event activity in order to be covered. This plan does not cover accidents outside of a U.S. territory.

Plan 3E – 29 Cents

Plan 3E provides secondary accident and sickness (and infirmity) insurance coverage. Plan 3E must be purchased for troop travel and events lasting two consecutive nights or longer. Chaperones must be registered members and have an approved background check to travel.

Plan 3PI – Out of the country travel – \$1.17

Plan 3PI is for troops that are traveling out of the country jurisdiction two consecutive nights or longer. This is required insurance and the cost is \$1.17 per person, per day (see formula on form). This plan also requires, once the trip is approved, a roster listing each girl and adult with their date of birth/age (at the time of travel) and this must be submitted with the insurance form in order to process.

Note: There is a \$5.00 minimum premium charge per activity as stated on the plan enrollment forms.