

INSURANCE GUIDELINES FOR INVOLVEMENT IN ACTIVITIES, TRIPS, AND EVENTS

Girl Scouts of Gulfcoast Florida, Inc. is concerned about the possibility of non-registered participants in troop, service unit, or council events and trips. As a member organization, we encourage troops to examine whether non-member participation provides the best atmosphere for girls to receive Girl Scout programs. In an effort to keep this as clear as possible, the following resources are available for reference when planning such activities, trips, and events.

- [Travel Forms and Procedures](#)
- [Travel Request Packet](#)
- [Event Guide](#)
- [Safety Activity Checkpoints](#)
- [Girl Scout Activity Accident Insurance - Informational Brochure](#)

PLAN 1

This accident insurance covers every registered Girl Scout member for any approved, supervised activity of the Girl Scouts. This coverage is included in the \$15.00 membership registration. This coverage includes Girl Scout meetings, trips, and activities lasting no more than two consecutive nights.

PLAN 2

This accident insurance covers members and non-members for accidents only. (This insurance must be purchased for non-members to cover events that are not covered under Plan 1, such as events lasting longer than two consecutive nights.) The cost for this coverage is currently \$.11 per participant per day. Participants who are covered by the insurance include adults and minors.

PLANS 3E AND 3P

Plan 3E provides secondary **accident** and **sickness** insurance coverage. Plan 3P provides primary **accident** and **sickness** insurance. Troops are required to purchase these plans for travel and events lasting three nights or longer. Contact the council headquarters for the current cost of these plans. Prices may vary. Out-of-country travel requires international travel insurance. Call the council headquarters for costs and further information about the international travel insurance.

It is expected that non-member parents and others will be involved from time to time in Girl Scout activities just as they do in PTA's, community services or school events, in providing transportation, chaperoning, 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 members.**

Please also note that girls must be 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 adult supervision away from the Girl Scout program. The supplemental supervised unit would be eligible for Plan 2 coverage. 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 supplemental insurance and may not participate in the event.

Additional insurance must be requested, purchased, and secured as soon as possible, at minimum insurance can be requested 2 weeks prior to an activity, trip, or event. Insurance coverage will not be made available after the two week deadline. Proper planning is essential.

INSURANCE GUIDELINES FOR INVOLVEMENT IN ACTIVITIES, TRIPS, AND EVENTS continued.

Once the volunteer or staff in charge of the activity, trip, or event has identified that additional insurance is of best interest, an insurance enrolment form along with payment must be submitted to the Member Services Coordinator at the council headquarters (enrollment forms can be found on the GSGCF website under “insurance”). *Note: Out of country travel requires the purchase of the “3PI” insurance plan, which requires a roster of all traveling (first/last name of all girls and adults) to include everyone’s at the time of trip.*

Payment can now be accepted in one of two ways. No later than 2 weeks prior to activity, trip, or event.

1. **With a check or money order.** Submit an insurance enrollment form along with a check or money order, made payable to United of Omaha Life Insurance Company.
2. **With permission to unload funds from a troop/service unit account.** Submit an insurance enrollment form, as well as send an email to the Member Services Coordinator granting permission for funds to be unloaded from account. The stated amount will be internally unloaded from the troop/service unit account into the GSGCF troop holding account, where the funds will be transferred online to United of Omaha Life Insurance Company.

There is a \$5.00 minimum charge per activity.

Please contact the Member Services Coordinator with any inquiries.

stephaniep@gsgcf.org | 941-921-5358 or 800-232-4475 ext. 304

