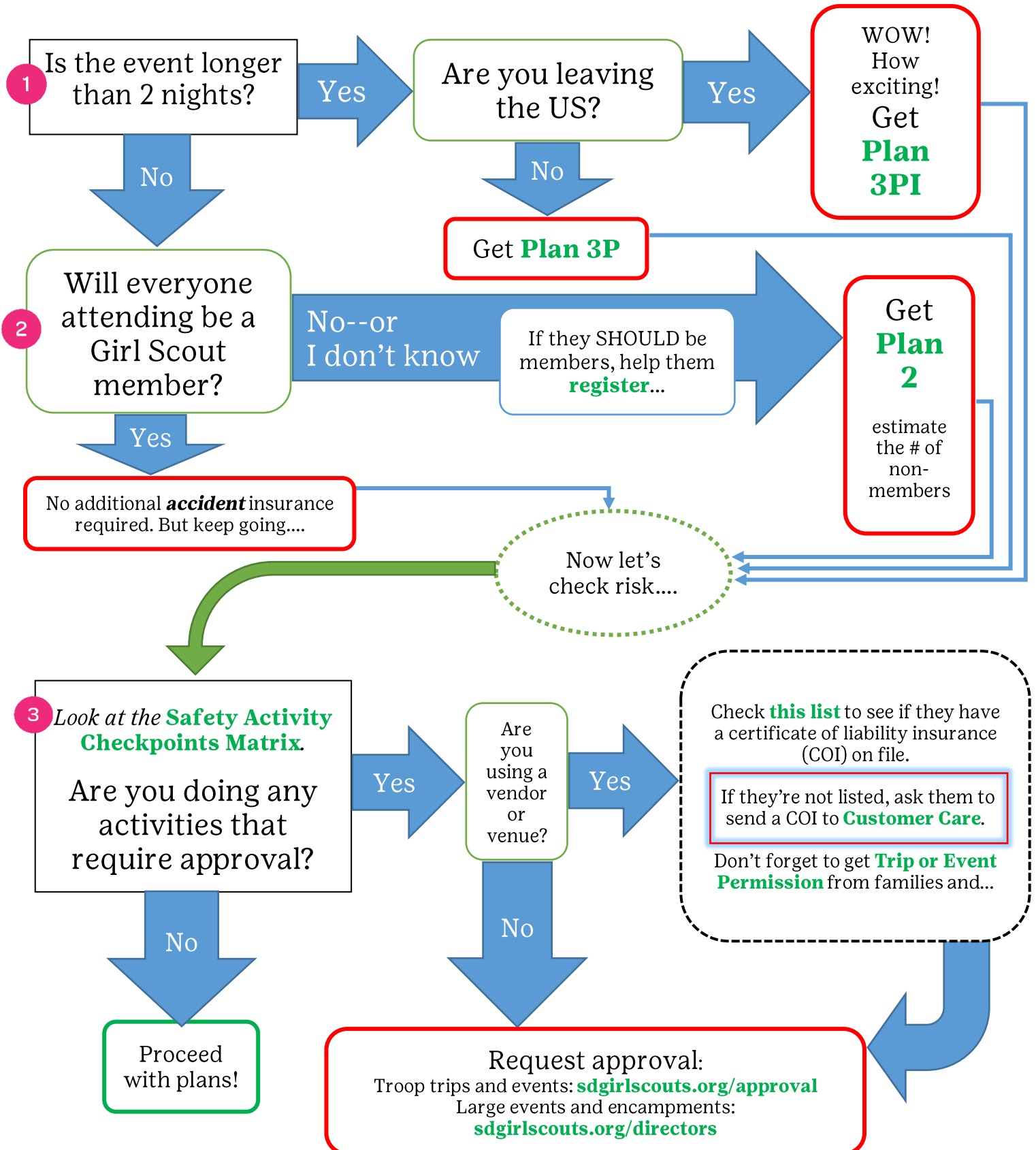


What insurance is needed for my activity?

If you're in charge of a troop trip or event, or are directing a large event or encampment for others, you may need to obtain additional accident insurance OR get someone's proof of liability insurance, based on **1** number of nights, **2** attendees and **3** risk



Insurance Details

sdgirlscouts.org/Insurance

AUTOMATIC PARTICIPANT COVERAGE WITH MEMBERSHIP

Plan 1 Girl Scout Activity Accident Insurance Basic Coverage

- Basic accident insurance coverage for every registered Girl Scout and registered adult member.
- Provides accident protection only for approved, supervised Girl Scout activities, including events lasting two consecutive nights or less.
- Cost is paid by Girl Scouts of the USA, inclusive with annual membership dues.
- Participant accident insurance is secondary insurance. The insured party's family insurance plan is primary. Mutual of Omaha pays the first \$130 of an approved claim and will continue (after the family insurance plan has reached its coverage limit) up to a total of \$20,000.

ADDITIONAL PARTICIPANT COVERAGE

Plan 2 Participant Accident Insurance—non-member coverage

- Use any time non-member adults or girls are participating in a Girl Scout event/program (She & Me, Thinking Day events, events open to girls' guests, etc.).
- Provides accident insurance for **non-member participants** in approved, supervised activities/events at which registered girls and adults would be covered under the basic plan.
- Tag-a-longs (siblings who tag along) are generally not covered, unless program activities are planned for them. For example, coverage is not available for a younger brother who comes along on a troop field trip. But he would be eligible for coverage if he were in a "small fry" unit at a day camp where his father volunteers. Tag-a-longs are the responsibility of the parent attending. Any damage/harm caused by the tag-a-long is also the parents' responsibility.
- When Girl Scouts participate in public events, it isn't necessary to obtain coverage. For example, Girl Scouts hosting a booth at a street fair do not have to get coverage for people stopping at the booth.
- Provides accident insurance for activities/events lasting two nights or less.
- Count each calendar day. Overnights count as two days, even if less than 24 hours.
- \$0.11 per non-member participant per day; \$5 minimum per enrollment request.

Plan 3P Participant Accident and Sickness Insurance for Extended Events

- Use when an event is longer than two nights. Council boundaries are not relevant.
- Provides accident and sickness insurance for approved, supervised activities and events.
- All participants must be covered--registered and non-registered alike. Plan 2 is not needed when you get Plan 3P.
- **\$0.70** per participant per day; \$5 minimum per enrollment request.

Plan 3PI Participant Accident and Sickness Insurance for International Trips

- Provides accident and sickness insurance for approved, supervised international activities/events lasting more than two nights. There are **other benefits**, too.
- Include a roster of all participants, including their ages at date of travel.
- **\$1.17** per participant per calendar day or portion thereof; \$5 minimum per enrollment request.

ENROLL IN PARTICIPANT INSURANCE ONLINE

1. Count dates on a calendar, starting with departure date and ending with return date.
2. Count participants:
 - Plan 2: Estimate number of non-member participants
 - Plan 3P: Count all participants
 - Plan 3PI: Gather names and ages of participants
3. Have your troop or service unit bank account number handy. You will enter the info in your request. Funds will be withdrawn via ACH transaction. If you are not a signer on the account, you will receive instructions via email.
4. Complete and submit the online enrollment request.

If using the **printable enrollment form**, send to accountspayable@sdgirlscouts.org, or mail to Girl Scouts San Diego, 1231 Upas St., San Diego, CA 92103-5199 at **least two weeks prior to the event**.

CERTIFICATES OF LIABILITY – vendors and venues

- A list of vendors and venues with certificates of liability is found at sdgirlscouts.org/Insurance.
- To request Girl Scouts San Diego's certificate of liability insurance, contact **Customer Care** or 619-610-0821.