What insurance is needed for my activity?

Girl Scout members get accident insurance with their membership. If you’re in charge of a troop trip or event (or you’re 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.

1. Is the event longer than 2 nights?
   - Yes: Are you leaving the US?
     - Yes: WOW! How exciting! Get Plan 3PI and follow Let’s Go! steps
     - No: Get Plan 3P
   - No: Will everyone attending be a Girl Scout member?
     - Yes: Get Plan 3P
     - No or I don’t know: If they SHOULD be members, help them register... then answer “YES!”

2. Now let’s check risk....

3. Look at the Safety Activity Checkpoints Matrix.
   - Are you doing any activities that require approval?
     - Yes: Are you using a vendor or venue?
       - Yes: Check this list to see if they have a certificate of liability insurance (COI) on file.
         - If they’re not listed, ask them to send a COI to receptionist@sdgirlscouts.org.
         - Don’t forget to get Trip or Event Permission from families and...
       - No: Request approval:
         - Troop trips and events: sdgirlscouts.org/approval
         - Large events and encampments: sdgirlscouts.org/directors
     - No: Proceed with plans!
Additional Insurance Details
sdgirlscouts.org/ActivityInsurance

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.
- Download Plan 2 enrollment form.

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.
- Download Plan 3P enrollment form.

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.
- Download Plan 3PI enrollment form.

HOW TO ENROLL IN PARTICIPANT INSURANCE
1. To count days, mark dates on a calendar including travel dates.
2. Count registered participants. Estimate the number of non-members. Gather names and ages for international travel.
3. Complete the correct enrollment form, using the descriptions above.
4. Send enrollment form to Girl Scouts San Diego, 1231 Upas St., San Diego, CA 92103-5199 at least two weeks prior to the event. If paying by check make check payable to Girl Scouts San Diego. Or, submit the completed form via email to accounts payable@sdgirlscouts.org and call 619-610-0752 to complete your payment.
5. DO NOT upload your insurance enrollment form in the approval portal, or email it anywhere else.

CERTIFICATES OF LIABILITY – vendors and venues
- A list of vendors and venues with certificates of liability is found at sdgirlscouts.org/InsuranceCertificates.
- To request Girl Scouts San Diego’s certificate of liability insurance, contact receptionist@sdgirlscouts.org or 619-610-0689.