



Activity Accident Insurance

Girl Scout Basic Activity Accident Insurance (through Mutual of Omaha)

This covers every Girl Scout member involved in approved, supervised Girl Scout activities lasting two nights or fewer (a third is covered only for an official federal holiday). The coverage provides accident, medical, and dental coverage that is secondary to other dental and medical insurance you may have and is provided through your Girl Scout membership.

Girl Scout Supplementary Activity Accident Insurance (through Mutual of Omaha)

- If Girl Scout members participate in events or activities which last more than two consecutive nights, the adult in charge needs to make arrangements through the Council office to purchase supplementary insurance.
- If Girl Scout members take a trip outside of the United States for a Girl Scout sanctioned trip, supplementary coverage must be purchased. Generally, U.S. health insurance companies do not cover medical expenses incurred in a foreign country.
- This supplementary coverage is purchased through Mutual of Omaha; please make arrangements with Council at least three weeks in advance of the event/trip. The premium is paid to Council.

Activity Accident Insurance for Non-Member Participants (through The Hartford)

Non-registered adults and children are covered under this supplementary Activity Accident Insurance coverage for events lasting two or fewer nights. This is the insurance each troop pays \$5 for at the time of membership registration. It covers non-member participation in Girl Scout activities such as:

- Younger siblings attending troop meetings or events under the supervision of an adult (other than the leader).
- Non-member adults or children who are participating in a Girl Scout event.

Activity Accident Claim – WHAT TO DO:

If there is an accident involving a MEMBER participating in a Girl Scout event:

- Service Unit Managers and the Chief Executive Officer should be notified of any serious injury.
- The leader or adult volunteer completes the Mutual of Omaha Accident Form (parent must sign form for minor).
- The doctor who treated the injury completes the Attending Physician Statement on reverse of the Mutual of Omaha form, or alternatively, an itemized billing with diagnosis, date, and procedure codes may be substituted for the Attending Physician's Statement.
- The leader or adult volunteer keeps pink copy.
- The leader or volunteer sends WHITE and YELLOW COPIES to COUNCIL OFFICE for validation.
- Council will forward the form to Mutual of Omaha.
- Payment will be made directly to the doctor if the bill has not been paid.

A CLAIM FORM is included in the packet you received at Basic Leader Training. If additional forms are needed, please contact Council.

If there is an accident involving a NON-MEMBER participant in a Girl Scout event:

- Service Unit Managers and Chief Executive Officer should be notified of serious injury.
- Contact the council for claims assistance.

Certificate of Insurance

When you are arranging for a meeting site or place to hold an activity or outing, you may be asked to provide a certificate of liability insurance. You will need to make arrangements through the Council office to obtain this. **Please give Council at least two weeks to process your request.**

To obtain a Certificate of Insurance:

- Contact GSHNJ
- Provide the following information:
 - Name & exact address of place requesting certificate
 - Type of activity
- Dates of coverage
- When it is available, the original certificate will be faxed or mailed to the person/place requesting the certificate. **(The leader does not get a copy).**

Please do not agree to or sign a HOLD HARMLESS AGREEMENT when arranging for an event or meeting site. Contact the Council for guidance as the CEO is the only party that can enter the Council, troop, service unit, etc., into such an arrangement.

Automobile Insurance

All vehicles used for GS activities should be insured by the owner. GSHNJ insurance serves as SECONDARY coverage for both member and non-member drivers transporting Girl Scouts to and from Girl Scout events.

- GSHNJ and GSUSA require that issued safety guidelines and state laws be followed.
- For travel occurring outside of New Jersey, it is suggested the more stringent of the applicable state laws in the areas of number of passengers, seat belt use, and booster seat use be followed
- The number of passengers in a car is limited by New Jersey State Law
- Seat belts must be used in accordance with New Jersey Law
- Children under age 8 (and under 80 lbs.) must be in an approved booster seat in accordance with NJ State Law.
- In the event of an accident:
 - The insurance carried by the owner of the vehicle is the PRIMARY insurance.