

A Word About Insurance

All registered Girl Scouts are automatically covered by a basic insurance plan that helps with the medical cost of injuries resulting from accidents. In addition, troops and groups may purchase Girl Scout insurance for events and activities that are not covered under the Basic Plan.

Here is a description of the available plans:

Plan 1: Girl Scout Activity Insurance Basic Coverage (covers *only* registered Girl Scouts)

- Paid for through annual National Membership Dues
- Covers accidents occurring during any approved Girl Scout activity or while traveling to or from any such activity LASTING TWO NIGHTS OR LESS
- Is SECONDARY COVERAGE (therefore, family insurance is the primary insurance and Girl Scout insurance will pay up to \$125, but the bulk of expenses will be paid by the family policy; GS insurance will also pay toward eligible expenses exceeding the limits of the family policy until the limits of the GS insurance are reached)

Plan 2: Participant Accident Insurance

- Costs \$.11 per person per day (price can change without notice)
- Insures accidents ONLY
- Provides coverage for *members* participating in activities LASTING THREE CONSECUTIVE NIGHTS OR LONGER and for *non-members* participating in Girl Scout activities; for family events, all non-Girl Scout participants can be insured
- This plan should be considered when the event will be located close enough to home that parents could pick up a child in case of illness, and for *non-members* participating in Girl Scout activities. For family events, all non-Girl Scout participants can be insured
- Is SECONDARY COVERAGE (see Plan 1 above)
- Does not cover tagalongs (covers only eligible, invited participants; does not cover tagalong children of leaders or other chaperoning adults)

Plan 3E: Participant Accident & Sickness Insurance for Extended Events

- Costs 29 cents per person per day (price can change without notice)
- Insures accidents and illness for activities LASTING THREE CONSECUTIVE NIGHTS OR LONGER
- This plan should be considered when an event takes place far enough away from home that it would be difficult or impossible for the parents to pick up a child in case of illness
- Insures members and non-members
- Is SECONDARY COVERAGE (see Plan 1 above)
- Does not cover tagalongs (see Plan 2 above)

Plan 3P: Participant Accident and Sickness Insurance for Extended Events

- Costs 67 cents per person per day (price can change without notice)
- Is the same as Plan 3E EXCEPT this plan is PRIMARY COVERAGE whether the participant is covered by a family policy or not
- Is used primarily for international travel and for activities involving a greater element of risk

Plan 3PI: Participant Accident & Sickness Insurance for International Travel

- Costs \$1.17 per person per day (price can change without notice)
- Insures accidents & illness incurred during an international trip LASTING THREE CONSECUTIVE NIGHTS OR LONGER
- Insures members and non-members; *does not* cover tagalongs.
- A complete roster of participants MUST be completed and submitted with the application.
- Is PRIMARY COVERAGE whether the participant is covered by a family policy or not.
- Includes a worldwide emergency assistance service on call 24 hours a day

For additional information, please consult the back of this page

Additional Information About Girl Scout Insurance

- All Girl Scout insurance plans have provisions and limitations to the coverage (as do all insurance plans everywhere). Consult the brochure included in your registration packet for additional information, or contact your service center office or the Program Development Coordinator at the council office in Louisville, (502) 636-0900 x228.
- Plans 2, 3E, 3P, and 3PI are OPTIONAL INSURANCE PLANS. *Safety-Wise* requires that all troops and groups purchase an optional plan for all trips lasting three (3) nights or more. In addition, Girl Scouts of Kentuckiana highly recommends that troops and groups purchase optional insurance for short-term activities and events to which non-members have been invited. If you choose not to purchase any optional insurance for these activities and events, please inform all participants that non-members are NOT covered by any Girl Scout insurance plan.
- The ENTIRE troop or group (girls and adults) must be covered when optional plans are purchased for extended trips. It is not possible to insure part of the group, nor is it possible to purchase insurance for only part of the event. All people and all calendar dates must be included for the coverage to be in effect.
- If a participant does not have family coverage, all optional Girl Scout insurance plans automatically become primary coverage.
- Troops, groups, service units, areas, and service centers are responsible for requesting and purchasing non-member insurance for events planned and supervised by them.
- There is no automatic insurance coverage for events or activities excluded under the Basic Plan (Plan #1). You must purchase insurance to have insurance for all plans except Plan 1.
- Events lasting three nights when one of the nights falls on a Federal Holiday are covered under the Basic Plan, and additional insurance is not needed (unless the group desires sickness coverage).
- **You must plan far enough in advance** that your proper form and money are in the council office in Louisville at least one month ahead of the beginning date of the event. Request assistance and forms from your service center office or from the Program Development Coordinator or the Program Services Assistant in the Louisville office.
- No Girl Scout insurance plan covers tagalongs at any time. They are the responsibility of their parents. Girl Scout insurance can cover family events when family members of all ages are invited to participate, however.