

### Girl Scout Activity Insurance

Every registered Girl Scout and registered adult member in the Girl Scout movement is automatically covered under the basic Mutual of Omaha Activity Insurance plan upon registration. The entire premium cost for this protection is borne by Girl Scouts of the USA, and the basic plan is effective during the regular fiscal year (October 1 to the following September 30). Basic insurance coverage corresponds with the membership term that the member has selected.

This insurance provides up to a specified maximum for medical expenses incurred as a result of an accident while a member is participating in an approved, supervised Girl Scout activity. This is one reason why all adults and girls should be registered members. It is important to remember that non-registered parents, tagalongs (brothers, sisters and friends) and other persons are not covered by the basic plan.

This insurance coverage is not intended to diminish the need for, or replace existing, family health insurance. When \$130 in benefits has been paid under this plan for covered expenses, any subsequent benefits from the basic plan will be payable (up to the specified maximum) only for expenses incurred that aren't covered under another insurance policy. If there is no family insurance or healthcare program, a specified maximum of medical benefits is available under the basic plan.

An activity Insurance plan is available for Girl Scouts taking extended trips (extending three nights or more) and for non-members who participate in Girl Scout activities. These optional plans are secondary insurance that GSNorCal offers to cover participants taking part in any council-approved, supervised Girl Scout activity. You will be able to purchase this when you submit your trip or high-adventure approval form.

Review the information about [activity insurance](#) on the GSNorCal website [www.GSNorCal.org](http://www.GSNorCal.org). For additional information, contact the Risk Management team at: [insurance@gsnorcal.org](mailto:insurance@gsnorcal.org).

### Ordering Additional Insurance

Troop Leaders (or other registered adults in charge of an event) may order insurance by completing the [Event and Trip Insurance Enrollment Plans](#) ([www.GSNorCal.org/forms](http://www.GSNorCal.org/forms)). Payment for the reasonably priced insurance will be made through an automatic electronic transfer from your troop or service unit bank account (debit/credit cards are not accepted). Please e-mail the Risk Management Team if you have any questions at [insurance@gsnorcal.org](mailto:insurance@gsnorcal.org).

**All requests must be received 7-10 workdays prior to the first day of your event.**

### Girl Scout Insurance Plan Comparison Chart

If ANY person—girl, sibling, adult or anyone who is not currently registered as a Girl Scout member will participate at your meeting, trip, or any other Girl Scout gathering, you will need to purchase additional insurance to cover this person or people. This insurance is very reasonably priced, and

the process is easy. Contact the Risk Management Team at [Insurance@gsnorcal.org](mailto:Insurance@gsnorcal.org). Note that if an adult will supervise girls, she/he must register and complete the adult background check.

<b>Insurance Plan</b>	<b>Coverage</b>
<p><b>Plan 1</b> – Member’s Accident Insurance (Included with Girl Scout membership)</p>	<ul style="list-style-type: none"> <li>• The Basic Plan covers registered Members for any approved, supervised Girl Scout activity <i>lasting two consecutive nights or less</i> (three nights when one of the nights is a federal holiday).</li> <li>• You do not need to order this insurance.</li> </ul>
<p><b>Plan 2</b> – Member’s and Non-member’s Accident Insurance (\$0.11 per person/per day)</p>	<ul style="list-style-type: none"> <li>• To cover accidents when participants are NOT registered Girl Scouts and/or when Girl Scouts are participating in an event lasting 3 nights or more.</li> <li>• This insurance does not cover illness.</li> <li>• <i>Example: If your troop is planning a trip to Southern California for 5 days and 4 nights, you will need to purchase insurance for all of the registered members for the full 5 days because the trip is 3 nights or more.</i></li> </ul>
<p><b>Plan 3E</b> – Member’s and Non-Member’s Secondary Accident and Sickness Insurance (\$0.29 per person/per day)</p>	<ul style="list-style-type: none"> <li>• This plan is recommended for trips out of state or where concern of illness may occur.</li> <li>• This covers both accident and illness insurance.</li> <li>• <i>Example: You are traveling to New York to visit GSUSA and your girls come down with the flu. All the girls can be treated by the local medical care facilities. This plan will provide secondary coverage for expenses that are not covered under your primary insurance coverage.</i></li> </ul>
<p><b>Plan 3P</b> – Personal Accident and Sickness Insurance (\$0.70 per person/per day)</p>	<ul style="list-style-type: none"> <li>• For groups with one or more participants who do not have primary personal family insurance (or where personal insurance may not be honored).</li> </ul>

<p><b>Plan 3PI</b> - Accident and Sickness Insurance for International Travel* (\$1.17 per person/per day)</p>	<ul style="list-style-type: none"> <li>Covers all participants in any approved and supervised Girl Scout international trip or traveling directly to and from any approved and supervised Girl Scout international trip.</li> </ul> <p>*This insurance does not have to be purchased if you are traveling on an EF Tours Trip.</p>
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### Tagalong Clarification

**Question:** Are “Tagalongs Girl Scouts” covered under the Basic Plan?

**Answers:** No. “Tagalong” means a person who attends an event but is not of an age or skill level to participate. If the “Tagalong” is a registered Member, but is not of the proper age for the activity and is not participating as a service project, there is still no coverage. For example, a registered Girl Scout Daisy tagging along with their parent who is leading a Girl Scout Cadette group has no coverage for the event. Conversely, a Girl Scout Cadette, tagging along with their parent and assisting at a Girl Scout Daisy meeting does have coverage.