

## Girl Scout Activity Insurance

Every enrolled Girl Scout and enrolled 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). New members who enroll prior to the start of the next Girl Scout year are covered under the basic plan effective when they submit their enrollment to their troop leader or on their own through the online system, through to the end of the next membership fiscal year. Basic insurance coverage corresponds with the membership term that the member has selected.

Effective October 1, 2023, any girl, sibling, adult or anyone who is not currently enrolled as a Girl Scout member, but who has registered to participate in a Girl Scout meeting, trip, or any other gathering is covered under Basic Mutual of Omaha Activity Insurance. This insurance provides up to a specified maximum for medical expenses incurred as a result of an accident while participating in an approved, supervised Girl Scout activity.

This insurance coverage is not intended to diminish the need for, or replace existing, family health insurance. When \$140 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. This plan does not cover illness/sickness.

An activity Insurance plan is available for Girl Scouts members and non-members participating in extended activities (extending three nights or more) that covers illness/sickness and accident along with a plan for members and non-members traveling internationally that would like the added benefit of AXA Assistance-USA which offers Pre-Trip, Travel Assistance, Technical Assistance and Medical Assistance Services while out of the United States. 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 or utilizing the online enrollment 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 reaching out to [insurance@gsnorcal.org](mailto:insurance@gsnorcal.org). 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 enrolled as a Girl Scout member will participate or attend your meeting, trip, or any other Girl Scout gathering, you will need to make sure they are registered and included on your roster/check-in form to be covered by Basic Plan Insurance. Drop-in participants who are not registered to participate in the event and are not enrolled members of Girl Scouts are not covered under Plan 1- Basic Girl Scout Accident Insurance. For questions about purchasing insurance or who is covered under the Basic Plan 1, 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.

Insurance Plan	Coverage
<p><b>Plan 1</b> – Girl Scout Basic Plan Accident Insurance</p> <p>(Enrolled Members and Non-Members)</p> <p><i>*This insurance includes what was formerly plan 2, 3E and 3P insurance plans.</i></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> <li>• This insurance covers all enrolled members and non-members who register to participate in Girl Scouting activities and trips.</li> <li>• This insurance covers in state and out of state travel.</li> <li>• This insurance covers travel for any length of time.</li> <li>• This insurance covers international travel.</li> <li>• This insurance does not cover illness.</li> <li>• <i>Example: If your troop plans a family campout for all Girl Scouts and their family members, regardless of enrollment status, everyone is covered and has accident insurance. <u>You will not need to purchase insurance for non-enrolled parents or tagalongs.</u></i></li> </ul>

<p><b>Plan 3P – Members and Non-Members Secondary Sickness Insurance</b></p> <p>(\$0.70 per person/per day)</p>	<ul style="list-style-type: none"> <li>• This plan can only be purchased for events or trips lasting 3-nights or longer.</li> <li>• This covers both accident and illness insurance.</li> <li>• 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.</li> </ul>
<p><b>Plan 3PI - Accident and Sickness Insurance for International Travel*</b></p> <p>(\$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> <li>• Includes AXA Travel Assistance Services (Pre-Trip Services, Travel Assistance Services, Technical Assistance Services, and Medical Assistance Services)</li> </ul> <p>*This insurance does not have to be purchased if you are traveling on an EF Tours Trip.</p>

**Insurance Purchasing Clarification**

**Question:** Is it required that I purchase Plan 3P or Plan 3PI for my Girl Scout trip or event?

**Answer:** No. Basic Plan 1 Insurance covers all accidents for Girl Scout members and non-members regardless if they are participating in a one-day, overnight, extended trip, or traveling out of state or internationally. Plan 3P and 3PI is purchased at the discretion of the troop if they decide they want to include illness insurance or AXA Travel Assistance services as part of their trip or event.