

GIRL SCOUTS OF SHAGBARK COUNCIL
INSURANCE INFORMATION



GIRL SCOUT ACTIVITY ACCIDENT INSURANCE

The entire cost for the Basic Plan is paid for by Girl Scouts of the U.S.A. and is offered as a membership benefit.

Basic Plan

This plan provides basic accident protection for every registered girl and adult Scout. New members and reregistering members are covered as soon as their registration has been forwarded to the Troop Leader.

This insurance protects registered members for accidents occurring in the course of an **approved, supervised** Girl Scout activity, including events lasting two nights or less. Activities lasting more than two consecutive nights **ARE NOT COVERED** under the Basic Plan (a third night is covered only for any official federal holiday, such as Memorial Day and Labor Day).

Up to \$100 is payable for covered medical expenses regardless of the existence of other health policies. When \$100 in benefits has been paid, any additional benefits for the same accident will be payable only for covered medical expenses that exceed the limit of benefits available under other forms of insurance or health care programs up to the maximum of \$10,000. The benefits for accidental loss of life, limb or eyesight are payable regardless of other insurance.

Details of benefits provided by Basic Coverage Girl Scout Activity Accident Insurance are in the "Activity Accident Insurance" brochure provided by the Mutual of Omaha Insurance Company. Copies are available at the Council Office and from your Service Unit Administrator.

ADDITIONAL PLANS – The following insurance plans cover persons, events, activities not covered by the basic plan. These plans are required for the situations outlined in each plan description.

NONMEMBER PARTICIPANT ACCIDENT INSURANCE – Provides accident insurance for nonmembers who participate in **approved, supervised activities**. This coverage is primarily intended for tagalongs or family members attending Girl Scout functions. Troops and service units planning program events where the risk of injury is present should contact the Council Office to purchase this coverage.

ACCIDENT INSURANCE FOR EXCLUSIONS UNDER BASIC PLAN – Provides accident insurance for members and nonmembers for **approved, supervised activities** not covered under the Basic Plan, primarily activities or events lasting more than two consecutive nights.

ACCIDENT & SICKNESS INSURANCE – Provides accident and sickness insurance for members and nonmembers participating in **approved, supervised activities** lasting more than two nights.

FOR FURTHER INFORMATION OR CLAIM FORMS, PLEASE CONTACT YOUR SERVICE UNIT DIRECTOR OR THE SERVICE CENTER AT 888-317-6353 OR 618-242-5079.