

Explaining Updates to GSUSA's Event and Activity Insurance

Q. What is covered under the Basic Plan?

A. The Basic Plan (no cost to members or council) automatically covers all registered member and non-member (youth and adult) participants of Girl Scout sponsored/supervised events against injury. Illness is not covered unless you purchase the optional additional insurance (3P plan).

Q. What is a non-member as covered by the Basic Plan?

A. Non-member participants are persons invited to participate in a Girl Scout sponsored activity. Examples of non-member participants are attendees at a recruitment event, an open craft fair, or community event.

Q. What defines an activity?

A. An activity is any function that is planned and supervised by Girl Scouts with Girl Scouts in attendance. Examples of activities are: troop meetings, a one-day activity, a recruitment, a domestic trip* within the USAS, or a unique event.

*International trips are not covered under the Basic Plan.

Q. Are adult non-members covered under the basic insurance?

A. Adult non-members are covered under the Basic Plan if they are actively participating in the Girl Scout sponsored/supervised event.

Q. Are tagalongs covered?

A. Yes, Tagalongs (non-registered siblings, or other non-registered youth) are covered, but only if they are injured while participating in a Girl Scout supervised activity. **See Example 1.**

Q. When should we purchase optional insurance?

A. The optional illness insurance (plan 3P) is strongly recommended for long distance (2 or more hours away) or for overnight trips more than 2 nights. In general, the additional insurance should be purchased for event where caregivers cannot get to their Girl Scouts immediately. When in doubt, it is best to err on the side of caution and purchase the additional insurance.

Q. What is sickness insurance (Plan 3P)? What does it provide that is different from family insurance?

A. Plan 3P is primary sickness coverage that pays before other insurance. It is intended for extended or long-distance trips. The Basic Plan broadly covers “accidental injury” (food poisoning, tainted water ingestion, fall).

Q. Do we have to fill out the TANP for all events?

A. No. The requirements for submitting the TANP have not changed.

Key Reminders (this has NOT changed):

- Tag-a-longs should be included in the adult:youth ratios.
- All adults who will be supervising Girl Scouts in any way, or driving Girl Scouts, even ONE time, must have a membership/background check.
- Adults who plan to attend more than 1-2 events, even in a non supervising role, should have a membership/background check.
- Potential youth members may join 1-2 activities to evaluate their interest, but then should register as members to continue participation as Girl Scouts. Volunteers participating in an overnight must be both registered and have a completed and active background check on file with GSHH.

Examples

- 1) Both troop leaders bring their non-member 9 and 10 year-old sons to a Girl Scout troop meeting. The boys are told to play in the yard while the Girl Scouts have their meeting inside. One of the boys was injured on the lawn. In this scenario, the boys are not injured during the Girl Scout supervised activity, and would **not be covered under the Basic Plan.**
- 2) Both troop leaders bring their 9 and 10 year-old non-member sons to a Girl Scout troop meeting. There is a plan to incorporate them into the day. The boys are told to play in the yard while the Girl Scouts have their meeting inside, and the boys are included in the adult-to-youth ratio. Someone is specifically asked to provide oversight for the boys while the Girl Scouts have their meeting inside. The plan is for everyone to have a snack together afterwards. One of the boys was injured on the lawn while being supervised. In this scenario, the boys are participating in a Girl Scout supervised activity, **they are actively part of the plans for that day, and are thus covered under the Basic Plan.**
- 3) A non-member parent is dropping off their child at the troop meeting being held at a school. Entering the meeting space with their child, they trip and fall on the steps. The non-member parent was incidentally present at the Girl Scout meeting space but was not participating in the Girl Scout activity. **This scenario would not be an Activity-Accident claim** (but may be considered a Liability claim).