

Risk Management Notebook

Section 16: Primary General Liability Insurance for Chartered Organizations and Participating Organizations

The general liability policy issued to the Boy Scouts of America provides primary liability insurance coverage for all chartered organizations for liability arising out of their sponsorship of a traditional Scouting unit. Automobile and maritime liability coverage is provided on a secondary or excess basis. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. A \$100,000 combined single limit is recommended. Any vehicle designed to carry 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 combined single limit. All boats/vessels used in Scouting must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat. \$1,000,000 is recommended.

A copy of the chartered organization endorsement which is a part of the insurance policy is attached. This should be attached to the chartered organization agreement at charter renewal. This endorsement is a part of the actual insurance policy contract and is a binding document. Chartered organizations do not need a certificate of insurance. When you have a request from a chartered organization for a certificate of insurance, offer them the endorsement.

Evanston Insurance Company provides the first \$1 million per occurrence coverage. Additional policies, all providing primary coverage to the chartered organization, have been purchased so that more than \$10 million in primary coverage is provided.

There is no coverage for those who commit intentional or criminal acts. Liability insurance is purchased to provide financial protection in the event of accidents or injury that is neither expected nor intended.

The general liability policy provides primary liability insurance coverage for all participating organizations for liability arising out of their sponsorship of a Learning for Life group or Explorer post of clubs. Automobile and maritime liability coverage is provided on a secondary or excess basis. All vehicles used in Learning for Life activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. A \$100,000 combined single limit is recommended. Any vehicle designed to carry 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 combined single limit.

All boats/vessels used in Learning for Life activities must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat. \$1,000,000 is recommended.

A copy of the participating organization endorsement which is a part of the insurance policy is attached. This should be attached to the participating organization memorandum of understanding at renewal. This endorsement is a part of the actual insurance policy contract and is a binding document. Participating organizations do not need a certificate of insurance. When you have a request from a participating organization for a certificate of insurance, offer them the endorsement.

Evanston Insurance Company provides the first \$1 million in coverage. Additional policies, all providing primary coverage to the participating organization, have been purchased so that more than \$10 million in primary coverage is provided.

There is no coverage for those who commit intentional or criminal acts. Liability insurance is purchased to provide financial protection in the event of accidents or injury that is neither expected nor intended.

Download the Endorsement

- **Chartered Organizations for Scouting Units**
[Expires 03/01/2022](#)

Download the Endorsement

- **Participating Organizations - Learning for Life/Exploring programs**
[Expires 03/01/2021](#)