



Girl Scouts of NE Kansas & NW Missouri  
 8383 Blue Parkway Dr., KC MO 64133  
 (816) 358-8750 FAX (816) 358-5714  
 www.girlscoutsksmo.org

## INSURANCE PURCHASE FORM

**Additional insurance must be purchased for all non-registered person(s) attending GS events.** To purchase additional insurance, complete and submit this form with the appropriate fee at least **2 weeks** before the event date. Forms can be submitted by mail, fax or email to ProgramApprovals@gsksmo.org.

Leader Name: \_\_\_\_\_ Troop#: \_\_\_\_\_ SU#: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Tel. Day: ( ) \_\_\_\_\_ Tel Eve: ( ) \_\_\_\_\_ E-mail: \_\_\_\_\_

Event Name: \_\_\_\_\_

Name & Address of Event Location: \_\_\_\_\_

Date(s): \_\_\_\_\_

**COMPLETE THE CHART BELOW FOR THE TYPE(S) OF INSURANCE COVERAGE NEEDED**

- Plan 2:** Accident coverage for participants in Girl Scout activities or for non-members *participating* in an approved and supervised Girl Scout activity. (\$0.11 per person per day)
- Plan 3E:** Supplemental accident and sickness coverage for troop travel 4 days/3 nights or longer. (\$0.29 per person per day)-To own insurance
- Plan 3P:** Accident and sickness coverage for troop travel 4 days/3 nights or longer. (\$0.70 per person per day)-Primary
- Plan 3P1:** Accident and sickness coverage for troops participating in international trips. (\$1.17 per person per day)

PLAN	Number of Participants	Number of <u>Calendar Days</u>	Number of participants X Number of days	Premium each day	TOTAL DUE
<i>Example</i>	15	2	30	@ .11	\$3.30
2				@ .11	
3E				@ .29	
3P				@ .70	
3P-1				@ 1.17	

Payment:

- **Forms submitted at least 4 weeks prior** to the event/trip should include payment for the exact amount. Payment must be made in the form of a check or debit/credit card. Checks should be made out to Girl Scouts.
- **Forms submitted less than 4 weeks before** the event/trip must meet a **\$5 minimum purchase**. All insurance must be purchased **2 weeks** in advance of the event. Payment must be made in the form of a check or debit/credit card. Checks should be made out to Girl Scouts. If the total insurance needed is less than \$5, you must pay \$5.

Check #: \_\_\_\_\_ Amount of Check: \$ \_\_\_\_\_

\_\_\_ Visa \_\_\_ Mastercard \_\_\_ Discover Credit Card #: \_\_\_\_\_ Exp# \_\_\_\_\_ CVV# \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Insurance Descriptions/Explanations

A portion of the individual annual GS membership dues pays for supplementary insurance for Girl Scout members only. 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 lasting two nights or less, after the individual's primary insurance pays out. This is one reason that all adults and girls should be registered members. Non-registered parents, tagalongs (brothers, sisters, friends), and other persons are not covered by basic coverage.

An optional plan of activity insurance is available for Girl Scouts taking extended trips (3 nights or more) and for non-members who participate in approved and supervised Girl Scout activities. These plans are secondary insurance that covers individuals while participating in any approved supervised Girl Scout activity. Optional insurance coverage must be purchased for any Girl Scout activity that involves non-Girl Scouts, lasts longer than three days and two nights or involves travel outside the United States.

For plan descriptions, see below. Visit [Mutual of Omaha's website](#) for more detailed information. To purchase additional insurance, submit the [Insurance Purchase Form](#) to the council.

## Types Extra Insurance Available

### ***Plan 2 Accident insurance (\$0.11 per participant per calendar day)***

For members participating in approved Girl Scout activities lasting 3 days/2 nights or shorter  
For non-members *participating* in an approved and supervised Girl Scout activity such as Father Daughter Dance or Court of Awards

### ***Plan 3E Accident and Sickness Insurance (supplemental to individuals insurance) (\$0.29 per participant per calendar day)***

For *participants* in approved Girl Scout activities - most often purchased for council sponsored activities such as resident camp or for troop travel of 4 days/3 nights or longer

### ***Plan 3P Accident and Sickness Insurance (\$0.70 per participant per calendar day)***

For *participants* in approved Girl Scout activities – most often purchased for council sponsored activities such as resident camp or for troop travel of 4 days/3 nights or longer

### ***Plan 3PI Accident and Sickness Insurance for International Trips (\$1.17 per participant per calendar day)***

For *participants* in approved Girl Scout activities – this is a requirement for international trips

## Terms

**Participants:** This includes adults, minors, members and nonmembers who participate in an event. For example, at an enrollment event, it would include current Members, the volunteers and any staff that will be attending and managing the activities designed especially for the potential enrollees, their parents, the children placed in a Supplemental Supervised Unit, and the supervisor(s) of that unit. As always, it would not include "Tagalongs" (see below)

**Supplemental Supervised Unit:** This may be called by many names. Some common ones include “boys’ unit,” and “pixie unit”. It is the children who would be “Tagalongs,” except for the fact that they are kept under the continuous supervision of an adult while a Girl Scouting activity takes place for Members. The reason they are insurable is that they are continuously supervised. In resident camping there may be a counselor assigned specifically to supervise the children of staff who are not campers. In the group setting, it may be siblings who are kept together away from the Girl Scout programming and supervised by an adult; Member or nonmember, or a properly trained and adult supervised older Girl Scout.

**Tagalong:** Tagalongs are siblings and friends, both boys and girls, who come with parents or guardians to a Girl Scout event. If they are not in a Supplemental Supervised Unit – they are not insurable and should not be attending and/or participating in Girl Scout program activities.

Purchasing Additional Insurance

Forms for purchasing additional insurance are located on the council website

(<https://www.girlscoutsksmo.org/Forms-Resources/TroopSU%20Forms/InsurancePurchaseOp107F.pdf>)

## Examples & Clarification

### Troop Activities:

Activities/field trips for Girl Scouts in specific a troop and their approved adult volunteers.

- Approved adults must have completed a background check and volunteer application.
- It is the responsibility of the leader to ensure that the Safety Activity Checkpoint and safety-wise information in Volunteer Essentials is followed for each activity.
- Examples include Saturday field trip to the local pottery store, troop camping trip (2-nights or less), and ziplining at a council camp.
- Additional insurance should be purchased to cover non-member parents/adults who attend to assist with activities & provide transportation. (All adults must have completed GSKSMO criminal background checks/volunteer application.)
- High-Risk activities, overnights and trips outside council boundaries require council approval. Troop leaders should submit an Activity and Trip Application at least 6 weeks in advance.

### Family Events:

To qualify for a family event, the event must:

- Be open to all families and advertised as such.
- All participants still must meet the age and skill level according to council or safety activity checkpoint standards. For example, if an event is only appropriate for Brownies and above, then all children participating in an event must be in at least 2<sup>nd</sup> grade.
- Examples of family events include a father/daughter dance, court of award, and family picnic.
- Additional insurance needs to be purchased for all non-registered participants.

### Overnights Longer Than 2-Nights:

- These are considered troop activities and girls must be registered in the troop, leaders, and if needed additional adults for transportation/assistance.
- Additional insurance will need to be purchased for all people participating in the trip.
- Council approval is required. Troop leaders must submit an Activity and Trip Application at least 6 months in advance.

**Age and Skill Appropriate Activities:**

- In order to qualify as a participant, a person must meet the age and skill level of the activity.
- If a safety activity checkpoint says that an activity is only appropriate for Juniors and up, then all participants must be grade 4 and up.
- A service unit holds a lock-in; all girls must be in Kindergarten and above.
- A Cadette troop plans a field trip. If one of the girls has a sibling who is a registered Brownie, the sibling is considered a tagalong since this is a Cadette activity and cannot attend.
- A Cadette volunteers to work with a Brownie troop while completing her Leader in Action Award. This is approved activity and insurance does not need to be purchased for the Cadette.

**Additional children (non-Girl Scout or not in the right age group) at troop or service unit meetings:**

- These children are considered tagalongs.
- There are two options for troops/service units to consider.
  - Set up at supplemental supervised unit and purchase additional insurance. This means that you have an adult (who has completed the background check) who watches all of the tags in a separate room or area. This adult is separate from the adults that are watching the girls in the troop and fulfilling the adult/girl ratios.
  - They do not attend.

**Non-registered adults at meetings:**

- Occasional and short-term volunteers, including adults to transport girls during activities must complete a GSKSMO background check/volunteer application. They do not need to join GSUSA or pay membership dues for occasional/short-term volunteering. Additional accident insurance should be purchased by the troop to cover these adults.
- If they are waiting for their daughter, they may sit to the side or in a different room or area. They do not interact with girls during the meeting and additional insurance does not need to be purchased. These adults do not count in the girl/adult ratios and cannot assist with activities.