How to File a Claim

If you or one of the girls in your troop is injured, simply follow these four easy steps to submit a claim:

1. Complete and sign the front of the Claim Form as soon as reasonably possible, and submit along with any available bills for medical care. Claims will not be processed without council signature.

2. Send the signed claim form to your council for validation along with any available bills for medical care. Claims will not be processed without council signature.

3. Keep a copy of the completed claim form for your records.

4. After the Claim Form and initial bills have been received, the Insured’s claim will be validated in the space provided by the Parent, Leader or other responsible person.

TO THE GIRL SCOUT LEADER: Girl Scout programs are designed with a view toward safety. However, when an accident does occur, this basic accident coverage is designed to help meet the costs of accident medical care.

Every girl scout and registered adult member in the Girl Scout Movement is automatically covered under the plan and the entire premium cost for this protection is borne by Girl Scouts of the United States of America. It’s important to note, however, that it’s not the intention of this plan to diminish the need for family health insurance—nor to replace the benefits that may be available under a family medical plan. Rather, it’s the plan’s objective to provide you and the parents of each girl entituted to your care the assurance that, should the need arise, financial coverage is available to help pay the medical expenses of accidents that occur during normal, supervised activities of the Girl Scout program.

Girl Scout leaders need to be aware of the requirement for council approval of events or special activities apart from normal troop meetings. Additional coverage is necessary for events or activities last more than two consecutive nights, or three consecutive nights if one of the nights is an official federal holiday. Please consult your council well in advance of an event requiring approval.

This brochure contains a complete description of the coverage available under this plan and answers to the questions most frequently asked. The brochure contains information on how to file claims. Please be sure to read the entire brochure carefully and retain it as a reference.

— Girl Scouts of the USA

Covers Every Registered Member

This plan provides basic accident protection for every registered Daisy, Brownie, Junior, Cadette, Senior and Adult troop member. New members are covered upon registration and payment of dues.

Provides Accident Protection for

Every girl and adult member of your troop for any approved, supervised activity of the Girl Scouts, except activities lasting more than two consecutive nights (a third night is covered only for official federal holiday, such as Memorial or Labor Day). Also covers travel directly to and from the covered activities.

Accident Medical Expense

When Injuries result in treatment by a Legally Qualified Physician beyond 30 days after the date of a covered accident, the insurance Company will pay for treatment incurred (up to the usual, reasonable charges normally made within the geographic area where treatment is performed) for MedicalNecesSity: (a) treatment provided by a duly authorized medical authority, (b) services of a licensed practical nurse (LPN) or a registered graduate nurse (RN) who is not related to the registered member by blood or marriage, (c) hospital care or service, (d) X-ray examination, (e) prescription drug and (f) physical therapy.

Covers treatment received within the 52-week period immediately following the date of the accident, but not to exceed $15,000, in aggregate, for each person covered under the accident medical coverage.

Accident Medical benefits will be payable only for:

(a) treatment incurred which are not compensable under any other insurance policy or service contract or (b) expense incurred for charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplies furnished.

NOTE: This provision applies only to accident medical and dental expense benefits. The benefits described below for ambulance service, accidental death or dismemberment and paralysis are charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplies furnished.

Basic Coverage

TO THE GIRL SCOUT LEADER: Girl Scout programs are designed with a view toward safety. However, when an accident does occur, this basic accident coverage is designed to help meet the costs of accident medical care.

Every girl scout and registered adult member in the Girl Scout Movement is automatically covered under the plan . . . and the entire premium cost for this protection is borne by Girl Scouts of the United States of America. It’s important to note, however, that it’s not the intention of this plan to diminish the need for family health insurance—or to replace the benefits that may be available under a family medical plan. Rather, it’s the plan’s objective to provide you and the parents of each girl enulted to your care the assurance that, should the need arise, financial coverage is available to help pay the medical expenses of accidents that occur during normal, supervised activities of the Girl Scout program.

Girl Scout leaders need to be aware of the requirement for council approval of events or special activities apart from normal troop meetings. Additional coverage is necessary for events or activities last more than two consecutive nights, or three consecutive nights if one of the nights is an official federal holiday. Please consult your council well in advance of an event requiring approval.

This brochure contains a complete description of the coverage available under this plan and answers to the questions most frequently asked. The brochure contains information on how to file claims. Please be sure to read the entire brochure carefully and retain it as a reference.

— Girl Scouts of the USA

Here’s the protection troop members receive under this plan*

Covers every registered member

This plan provides basic accident protection for every registered Daisy, Brownie, Junior, Cadette, Senior and Adult troop member. New members are covered upon registration and payment of dues.

Provides accident protection for

Every girl and adult member of your troop for any approved, supervised activity of the Girl Scouts, except activities lasting more than two consecutive nights (a third night is covered only for official federal holiday, such as Memorial or Labor Day). Also covers travel directly to and from the covered activities.

Accident medical expense

When injuries result in treatment by a legally qualified physician beyond 30 days after the date of a covered accident, the insurance company will pay for treatment incurred (up to the usual, reasonable charges normally made within the geographic area where treatment is performed) for medically necessary: (a) treatment provided by a duly authorized medical authority, (b) services of a licensed practical nurse (LPN) or a registered graduate nurse (RN) who is not related to the registered member by blood or marriage, (c) hospital care or service, (d) X-ray examination, (e) prescription drug and (f) physical therapy.

Covers treatment received within the 52-week period immediately following the date of the accident, but not to exceed $15,000, in aggregate, for each person covered under the accident medical coverage.

The accident medical benefit will be increased to $40,000 for covered medical expense incurred due to the following specified injuries: (a) loss of sight in both eyes, (b) dismemberment, (c) neurologic paraplegia, (d) irreversible coma, (e) entire loss of speech, or (f) loss of hearing in both ears.

Dental expense

Dental benefits shall be paid as additional benefits and are not included with other medical expense benefits under the $15,000 per person aggregate limit for each accident. This benefit pays for dental injuries, up to a total of $4,000, for medically necessary treatment and/or replacement of sound, natural teeth. If within the 52-week period following the date of the accident, the insured's attending dentist provides the company with written certification that dental treatment and/or replacement must be deferred beyond such 52-week period, the company will pay the estimated cost of such treatment; however, non-dental benefits shall not exceed a total of $4,000.

Non-duplication provision

When $130 in benefits has been paid for covered accident medical or dental expense, any subsequent benefits for the same accident will be payable only for: (a) expense incurred which is not compensable under any other insurance policy or service contract or (b) expense incurred for charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplies furnished.

NOTE: This provision applies only to accident medical and dental expense benefits. The benefits described below for ambulance service, accidental death or dismemberment and paralysis are charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplies furnished.

Ambulance expense

Pays up to $3,000 for surface ambulance transportation to a hospital, $5,000 for air ambulance service in that payment of the duly authorized medical authority or the senior representative of the camp or activity is not or is not prepared to facilitate treatment of injuries and no other ambulance service is available.

Accidental death, dismemberment and paralysis benefits

When injuries result in any of the following specific losses within 365 days from the date of the accident, benefits will be paid as follows:

Loss of Life ..................................................................$15,000

Loss of Both Hands, Both Feet ..................................................................$5,000

Loss of One Hand & One Foot ..................................................................$20,000

Loss of One Hand & One Eye ..................................................................$20,000

Loss of One Foot & One Eye ..................................................................$20,000

Loss of One Hand, One Foot or One Eye ..................................................................$10,000

Loss of Thumb & Index Finger of the Same Hand ..................................................................$5,000

(continued)
Counseling Services “means psychiatric/Scout Council.

Paid for Counseling Services to assist in coping
With Up to $2,500 per Registered Member will be
Available for counseling services if rendered within
60 days after the date of injury for one accident. The
Company will pay $20,000 for hemiplegia, $20,000
for paraplegia and $20,000 for quadriplegia.

“Hemiplegia” means complete loss of function of
one side of the body involving of the arm and leg. “Paraplegia” means complete loss of function of both the upper and lower extremities of the body with involvement of both arms and legs.

Only one of the accidental loss of life, limb or paralysis benefits is payable for one accident.

Counseling Benefits
Up to $2,500 per Registered Member will be
Paid for Counseling Services to assist in coping
With injuries sustained by a Registered Member.
Covered expenses must be received within 30 days of the date of the accident. Counseling Services (death, dismemberment or paralysis) must be incurred while participating in an approved and supervised Girl Scout troop or group activity. Counseling Services Program is approved and supervised by a Girl Scout Council.

“Counseling Services” means psychiatric or psychological counseling that is under the care, supervision or direction of a professional counselor and is essential to assist a Registered Member in coping with injuries (death, dismemberment or paralysis) to another Registered Member.

Heart or Circulatory Malfunction Benefit
In the event a registered youth member, within 90 days from the date she participated in an approved and supervised Girl Scout troop or group activity, suffers Loss of Life due to a disease or illness of the heart or circulatory system, a $15,000 benefit is payable.

Heart or Circulatory Malfunction means disease or illness of the heart or circulatory system, which includes:
(a) is first diagnosed and treated while the registered youth member’s coverage is in force;
(b) occurred while the registered youth member supervises Girl Scout troop or group activity within 24 hours after the group activity or event. (g) registered youth member has not been medically advised of or received any medical treatment for such heart or circulatory malfunction prior to such troop or group activity.

Benefits Are Not Payable for:
For any benefit or benefits payable under workers compensation or employer’s liabilities laws, (b) dental treatment, except for Injuries to sound, natural teeth, (c) Injuries received while in attendance at or participating in activities last more than two consecutive nights (three nights when one of the nights is a federal holiday), and travel to and from such activities, except for the cost of eyeglasses or examinations therefore unless necessitated by impairment of sight caused by injury covered by the policy, (e) injuries caused by act of declared or undelivered war, (f) the professional services of any person employed or retained by Girl Scouts of the USA or its councils, (g) suicide or attempted suicide while sane or insane (in Missouri, while sane only), (h) Injuries that are intentionally self-inflicted, (i) Injuries to which a contributing cause was the commission of or attempt at a criminal act, (j) injuries resulting from the illegal use of alcoholic beverages, (k) injuries to which Alcohol or Drug Dependence or Paralysis are a cause, (l) injuries resulting from an injury that occurred when a registered youth member’s coverage is not in force; (m) Injuries to which the injury occurred while the registered youth member was engaging in activities lasting more than two consecutive nights or less are covered. A third consecutive night is only covered when one of the nights is a federal holiday, such as Memorial or Labor Day. (n) Injuries that are related to hobbies or to which a hobby is a cause, (o) Injuries to which an injury occurred when the registered youth member was participating in, or travelling to or from, a sponsored event.

Heart or Circulatory Malfunction Benefit
It’s an activity carried out by girls who are registered members of the Movement under the overall supervision of adults, in keeping with Girl Scout Program Standards. (See the following publications: Blue Book, Safety and the Handbooks. If more information is needed, contact your council.)

Are activities engaged in independently, that is, on one’s own or own members of the troop, covered?
No. Personal activities engaged in by girls individually or in groups, on their own are not within the definition of “approved, supervised Girl Scout activity.”

If a member is injured while individually practicing skills for a badge or learning a sport, such as individual roller skating or horseback riding, is she covered?
No. These are individual activities conducted outside of the troop and not under the direct supervision of troop leadership.

Are fund-raising drives and money-saving events covered?
Yes, if they are council approved and supervised.

Is travel to and from a troop meeting covered?
Yes. The insurance includes travel directly to and from troop meetings.

Is a new member automatically covered when she joins a troop?
Yes, up to $130. When $130 in benefits has been paid for covered medical or dental expense, any subsequent benefits for the same accident are payable only for covered expenses that exceed the first $130 in benefits. (See under other forms of insurance or health care programs.)

NOTE: Accident and sickness coverage cannot be purchased for events lasting less than three nights.

Are nonregistered mothers, troop consultants or other persons assisting the leader covered?
No. Only registered girl and adult members are covered.

Are “tagalongs” (brothers, sisters, friends) covered?
No. If the “tagalong” is a Registered Member of a different troop/group, but is not of the proper age for the troop/activity and is not participating in the project, there is no coverage. For example, a registered Daisy Troop with a registered Brownie Troop, the Brownie Troop leader is leading a Cadette troop has no coverage for the event. Conversely, a Cadette assisting at a Daisy meeting does have coverage.

Is it possible to insure groups of unregistered participants in approved, supervised Girl Scout activities?
Yes, optional coverage is available for such approved Girl Scout activities as nursery units at day camp, a special community event, a sponsored event, boys who are active participants in coed activities, that is, on their own or in special groups, or with members of the Movement under the overall leadership of the council.

Are activities engaged in independently, that is, on one’s own or on their own members of the troop, covered?
Yes. All registered members participating in approved, supervised, Girl Scout sponsored events or activities engaged in independently, that is, on their own or own members of the troop, and following the claims procedures as outlined in this brochure, are covered.

Are activities engaged in independently, that is, on one’s own or on their own members of the troop, covered?
Yes. An Optional Plan of activity insurance would need to be arranged through your council to cover the entire event. Contact your council, describe the event, indicate its inclusive dates and the number of girls and adults participating.

If an event lasts four or five nights, will the first two overnights be covered under the Basic Plan?
The entire event is excluded from the Basic Plan, including travel to and from.

Is it possible to insure an event which lasts four or five nights?
Yes. An Optional Plan of activity insurance would need to be arranged through your council to cover the entire event. Contact your council, describe the event, indicate its inclusive dates and the number of girls and adults participating.

If an event begins Friday after school and ends Sunday afternoon, does this meet the definition of a two-night event?
Yes, it’s covered under the Basic Plan.

Would coverage be provided for a member who became ill during an approved activity?
Yes. If an event begins Friday after school and ends Sunday afternoon, does this meet the definition of a two-night event?
Yes, it’s covered under the Basic Plan.

Would coverage be provided for a member who became ill during an approved activity?
Yes. All registered members participating in approved, supervised, Girl Scout sponsored events or activities engaged in independently, that is, on their own or in special groups, or with members of the Movement under the overall leadership of the council.

NOTE: This brochure summarizes the coverage provided and is not a contract or certificate of insurance. It is subject to conditions and exclusions. The policyholder should review the Certificate of Insurance for Girl Scouts of the USA. While it’s hoped the policy will be continued indefinitely, the right is reserved to change the coverage or to terminate the policy. Of course, any such action would be taken only after careful consideration. Therefore, your cooperation in maintaining safety standards and following the claims procedures as outlined in this brochure are essential.

Are registered and sickness coverage cannot be purchased for events lasting less than three nights.

Are nonregistered mothers, troop consultants or other persons assisting the leader covered?
No. Only registered girl and adult members are covered.

Are “tagalongs” (brothers, sisters, friends) covered?
No. If the “tagalong” is a Registered Member of a different troop/group, but is not of the proper age for the troop/activity and is not participating in the project, there is no coverage. For example, a registered Daisy Troop with a registered Brownie Troop, the Brownie Troop leader is leading a Cadette troop has no coverage for the event. Conversely, a Cadette assisting at a Daisy meeting does have coverage.

Is it possible to insure groups of unregistered participants in approved, supervised Girl Scout activities?
Yes, optional coverage is available for such approved Girl Scout activities as nursery units at day camp, a special community event, a sponsored event, boys who are active participants in coed activities, that is, on their own or in special groups, or with members of the Movement under the overall leadership of the council.