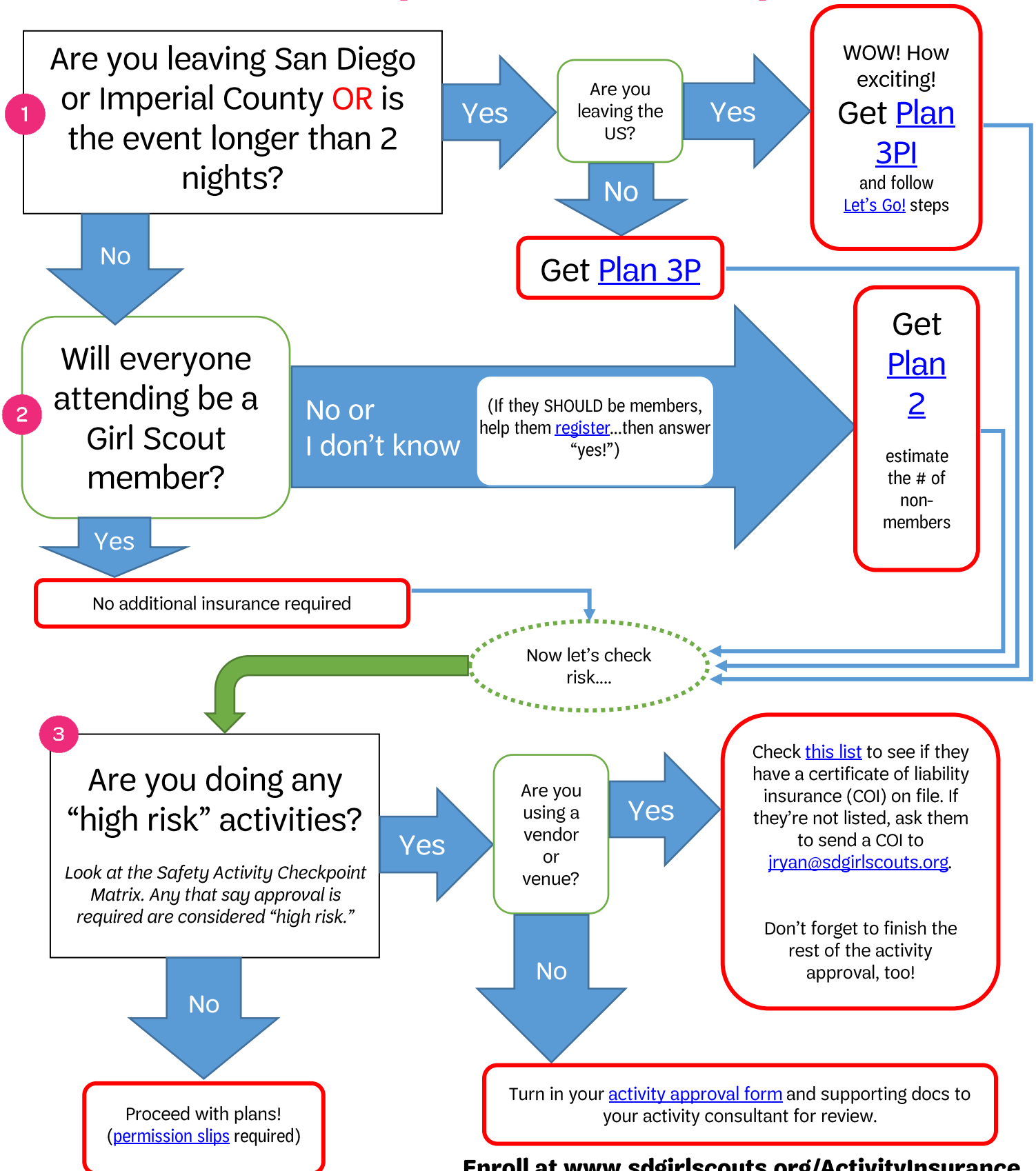


# What insurance is needed for my activity?

Girl Scout members get accident insurance with their membership. You may need to obtain additional insurance OR get someone's proof of insurance,  
Based on **1** range, **2** attendees and **3** risk



# Additional Insurance Details

[www.sdgirlscouts.org/insurance](http://www.sdgirlscouts.org/insurance)

## AUTOMATIC PARTICIPANT COVERAGE WITH MEMBERSHIP

### Plan 1 Girl Scout Activity Accident Insurance Basic Coverage

- Basic accident insurance coverage for every registered Girl Scout and registered adult member.
- Provides accident protection only for approved, supervised Girl Scout activities, including events lasting two consecutive nights or less within GSSD jurisdiction.
- Cost is paid by Girl Scouts of the USA, inclusive with annual membership dues.

## ADDITIONAL PARTICIPANT COVERAGE

### Plan 2 Participant Accident Insurance – non-member coverage

- Use for encampments, one-day events or any time non-member adults or girls are participating in a Girl Scout event/program (She & Me, Thinking Day events, events open to guests, etc.).
- Provides accident insurance for **non-member participants** in approved, supervised activities/events such as parent work weekends, nursery units at day camp, short-term boy participation, weekend encampments, Mommy and Me events, and other such activities at which registered girls and adults would be covered under the basic plan.
- Provides accident insurance for approved, supervised activities/events lasting two nights or less.
- Count each calendar day. Overnights count as two days, even if less than 24 hours.
- **\$0.11** per non-member participant per day; \$5 minimum.
- [Download Plan 2 enrollment form.](#)

### Plan 3P Participant Accident and Sickness Insurance for Extended Events

- Use when you are traveling outside council jurisdiction (San Diego and Imperial Counties), including **DAY TRIPS**.
- Use when an event is longer than two nights.
- Provides accident and sickness insurance for approved, supervised activities/events lasting more than two nights.
- All participants must be covered -- registered and non-registered alike. Plan 2 is not needed when you get Plan 3P.
- **\$0.70** per participant per day; \$5 minimum.
- [Download Plan 3P enrollment form.](#)

### Plan 3PI Participant Accident and Sickness Insurance for International Trips – please include a roster of all participants, including their age at date of travel.

- Provides accident and sickness insurance for approved, supervised international activities/events lasting more than two nights. Other benefits are described [here](#).
- **\$1.17** per participant per calendar day or portion thereof; \$5 minimum.
- [Download Plan 3PI enrollment form.](#)

## HOW TO ENROLL IN PARTICIPANT INSURANCE

1. To count days, mark dates on a calendar including travel dates.
2. Tag-a-longs are **only** covered where **organized, supervised** program is provided for them. For example, at a day camp or an encampment where a 5-year-old unit will be established, it's OK to invite and obtain insurance for those kids. Tag-a-longs are the responsibility of the parent attending. Any damage/harm caused by the tag-a-long is also the parents' responsibility.
3. In deciding between Plan 2 and Plan 3P, the deciding factors are the duration of the activity/event and distance from the regular meeting place. Members and non-members are included in Plan 3P coverage.
4. Participant accident insurance is secondary insurance. The insured party's family insurance plan is primary. Mutual of Omaha pays the first \$130 of an approved claim and will continue (after the family insurance plan has reached its coverage limit) up to a total of \$20,000.
5. **All forms must be submitted to Girl Scouts San Diego, 1231 Upas St., San Diego, CA 92103-5199 at least two weeks prior to the event.** If paying by check make check payable to Girl Scouts San Diego. Or, use a credit/debit card and submit via email to [accountspayable@sdgirlscouts.org](mailto:accountspayable@sdgirlscouts.org).
6. Additional insurance questions: [hstrum@sdgirlscouts.org](mailto:hstrum@sdgirlscouts.org) 619-610-0719.

## CERTIFICATES OF LIABILITY – vendors and venues

- A [list of vendors and venues](#) with certificates of liability is found at [sdgirlscouts.org/InsuranceCertificates](http://sdgirlscouts.org/InsuranceCertificates). Only vendors with activities with moderate or higher "risk" (water sports, horseback riding, camping) are listed.
- To request Girl Scouts San Diego's certificate of liability insurance, contact [jryan@sdgirlscouts.org](mailto:jryan@sdgirlscouts.org) 619-610-0782.