

NORTHERN NEW JERSEY COUNCIL  
INSURANCE INFORMATION FOR VOLUNTEER LEADERS  
AS OF JANUARY 2007

**The Northern New Jersey Council BSA is not responsible for the payment of any claims in excess of coverage provided by, or claims denied by our insurance carriers.**

**Comprehensive General Liability Insurance**

This coverage provides primary general liability coverage for **registered** volunteer Scouters and Charter Partners with respect to claims arising out of an official Scouting activity with the exception that the coverage is excess over any insurance which may be available to the volunteer for loss arising from the ownership, maintenance or use of a motor vehicle or water craft. This insurance is only available while the vehicle or water craft is in the actual use of a Scouting unit and being used for a Scouting purpose. Because of high limits (15 million dollars) volunteers should NOT be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit.

The insurance provided **unregistered** Scouting volunteers through the BSA general liability insurance program is **in excess** over any other insurance the volunteer might have to his or her benefit, usually a homeowner's, personal liability, or auto liability policy.

**There is no coverage for those who commit intentional or criminal acts.**

**Automobile Liability Insurance**

All vehicles must be covered by a liability insurance policy. The amount of this policy must meet or exceed the insurance requirement of the state in which the vehicle is licensed. (It is recommended, however, that coverage limits are at least \$50,000/\$100,000/\$50,000.) Any vehicle carrying 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 single limit. In the case of rental vehicles the requirement of coverage limits can be met by combining the limits of personal coverage carried by the driver with coverage carried by the owner of the rented vehicle. All vehicles used in travel outside the United States must carry a liability insurance policy that complies with or exceeds the insurance requirements of that country. The council's automobile liability insurance is in excess of the insurance the owner of the auto carries, providing insurance protection above the limits carried on the auto up to the council's \$15 million limit of coverage. A tour permit is required when units travel outside the council boundaries or properties.

**Accident Insurance**

The Northern New Jersey Council covers all **registered** adults and youth with **primary** accident insurance. This coverage has a maximum benefit of \$15,000 per accident (with a maximum dental benefit of \$1,250 per accident) you have a **9 week** period from the date of the occurrence to make a claim. In order to open a claim an incident report must be filed with Joyce Davis at the council service center. In addition an insurance claim form must be completed and presented to Joyce Davis. **Current BSA registration is required for coverage.**