



All registered Girl Scouts are automatically covered by a basic insurance Plan that helps with the medical cost of injuries resulting from accidents. In addition, troops and groups may purchase Girl Scout insurance for events and activities that are not covered under the Basic Plan.

Here is a description of the available Plans:

Plan 1: Girl Scout Activity Insurance Basic Coverage (covers only registered Girl Scouts)

- Paid for through annual national membership dues.
- Covers accidents only occurring during any approved Girl Scout activity or while traveling to or from any such activity lasting two nights or less.
- Is secondary coverage (Family insurance is the primary insurance and Girl Scout insurance will pay up to \$125, but the bulk of expenses will be paid by the family policy; Girl Scout insurance will also pay toward eligible expenses exceeding the limits of the family policy until the limits of the Girl Scout insurance are reached).

Plan 2: Participant Accident Insurance

- Costs \$0.11 per person per day (price can change without notice).
- Insures accidents only.
- Provides coverage for *members* participating in activities lasting three consecutive nights or longer and for *non-members* participating in Girl Scout activities; for family events, all non-Girl Scout participants can be insured.
- This Plan should be considered when the event will be located close enough to home that parents could pick up a child in case of illness, and for *non-members* participating in Girl Scout activities. For family events, all non-Girl Scout participants can be insured.
- Is secondary coverage. (See Plan 1 above)
- Does not cover tagalongs (covers only eligible, invited participants; does not cover tagalong children of leaders or other chaperoning adults). The "no tagalong coverage" is a Mutual of Omaha liability policy.

Plan 3E: Participant Accident & Sickness Insurance for Extended Events

- Costs \$0.29 cents per person per day (price can change without notice).
- Insures accidents and illness for activities lasting three consecutive nights or longer.
- This Plan should be considered when an event takes place far enough away from home that it would be difficult or impossible for the parents to pick up a child in case of illness.
- Insures members and non-members.
- Is secondary coverage (see Plan 1 above).
- Does not cover tagalongs (see Plan 2 above).

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

- Costs \$0.70 per person per day (price can change without notice).
- Is the same as Plan 3E except this is primary coverage whether the participant is covered by a family policy or not.
- Is used primarily for travel and for activities involving a greater element of risk.
- Recommended for extended camping trips, horseback riding, caving, etc.

Plan 3PI: Participant Accident & Sickness Insurance for International Travel

- Costs \$1.17 per person per day (price can change without notice).
- Insures accidents & illness incurred during an international trip.
- Insures members and non-members; *does not* cover tagalongs.
- A complete roster of participants must be completed and submitted with the application.
- Is primary coverage whether the participant is covered by a family policy or not.
- Includes a worldwide emergency assistance service on call 24 hours a day. Information on this service will be provided with enrollment in the Plan.

For more information, visit the Mutual of Omaha's website.
http://www.mutualofomaha.com/girl_scouts_of_the_usa/forms.html

Girl Scouts of Kentuckiana Program & Learning Centers				
Caveland PLC 901 Lehman Ave., Ste. 7 Bowling Green, KY 42101	Heartland PLC 200 Sycamore St., Ste. 124 Elizabethtown, KY 42701	Metro Louisville PLC 2115 Lexington Rd. Louisville, KY 40206	Pennyroyal PLC 140 Salem Dr. Owensboro, KY 42303	Bear Creek PLC 711 Jefferson St. Paducah, KY 42001

Additional Information About Girl Scout Insurance

- All Girl Scout insurance plans have provisions and limitations to the coverage. Consult the brochure included in your registration packet for additional information or contact the council office in Louisville 502-636-0900 or 888-771-5170.
- Plans 2, 3E, 3P, and 3PI are optional insurance plans. *Safety-Wise* requires that all troops and groups purchase an optional Plan for all trips lasting three (3) nights or more. In addition, Girl Scouts of Kentuckiana highly recommends that troops and groups purchase optional insurance for short-term activities and events to which non-members have been invited. If you choose not to purchase any optional insurance for these activities and events, please inform all participants that non-members are not covered by any Girl Scout insurance plan.
- The entire troop or group (girls and adults) must be covered when optional plans are purchased for extended trips. It is not possible to insure part of the group, nor is it possible to purchase insurance for only part of the event. All people and all calendar dates must be included for the coverage to be in effect.
- If a participant does not have family coverage, all optional Girl Scout insurance plans automatically become primary coverage.
- Troops, groups, service units, areas, and staff are responsible for requesting and purchasing non-member insurance for events planned and supervised by them.
- There is no automatic insurance coverage for events or activities excluded under the Basic Plan (Plan #1). You must purchase insurance to have insurance for all plans except Plan 1.
- Events lasting three nights when one of the nights falls on a Federal Holiday are covered under the Basic Plan, and additional insurance is not needed (unless the group desires sickness coverage).
- **You must Plan far enough in advance** that your proper form and money are in the council office in Louisville at least one month ahead of the beginning date of the event. Request assistance and forms from the council office. Insurance forms can also be found on our website, www.gskentuckiana.org under the resource sheet tab.
- No Girl Scout insurance plan covers tagalongs at any time. They are the responsibility of their parents. Girl Scout insurance can cover family events when family members of all ages are invited to participate, however. According to the Mutual of Omaha policy, a tagalong is defined as a non-member under the age of 18 for whom the event programming is not intended.



Girl Scouts of Kentuckiana
www.gskentuckiana.org
Application for Optional Insurance

Complete this form and return it with the appropriate payment to: Girl Scouts of Kentuckiana
 2115 Lexington Road
 Louisville, KY 40206

Plan 2: To insure non-members who are participating in Girl Scout activities OR to insure members who are participating in activities not covered by the Basic Plan. This plan covers ACCIDENTS only. It is SECONDARY insurance, and (generally) tagalongs cannot be insured. COST: \$0.11 per person per day. (Non-member siblings can only be insured for day camps and family events.)

Plan 3E: To insure members and non-members who are participating in activities not covered by the Basic Plan. This plan covers ACCIDENTS and SICKNESS. It is SECONDARY insurance, and tagalongs cannot be covered. COST: \$0.29 per person per day.

Plan 3P: To insure members and non-members who are participating in activities lasting three consecutive nights or longer. This plan covers ACCIDENTS and SICKNESS. It is PRIMARY insurance, and tagalongs cannot be covered. This plan does not include a travel assistance feature. COST: \$0.70 per person per day.

Plan 3PI: To insure members and non-members who are participating in international travel. This plan covers ACCIDENTS and SICKNESS. It is PRIMARY insurance and includes a 24-hour Travel Assistance Service feature accessible by phone anywhere in the world for hands-on help prior to the trip and with medical or other emergencies during the travel period. Tagalongs cannot be covered. COST: \$1.17 per person per day.

Prices can change without notice. Consult Resource Sheet #34 for additional information. For clarification, "Secondary" means family insurance plans pay first on claims and Girl Scout plans pay second. If there is no family insurance or if Plan 3P is chosen, Girl Scout insurance pays first. Only one optional plan can be used for any one event.

Name _____ Phone # (home, work, cell) _____

Address _____
 Street or Route City State Zip

Email _____

Plan Desired	Troop #	Location of Event	Type of Activity
_____	_____	_____	_____

To calculate the payment needed for the plan desired, fill in the boxes below. You must insure every person in the group and you must insure them for all the calendar dates over which the event extends ("day" equals "date"), including the BEGINNING DATE (the day you're leaving) and the ENDING DATE (the day you're returning home).

(1) Beginning Date	(2) Ending Date	(3) Total # of Participants	(4) Total # of Days	(5) Multiply: Box 3 x Box 4	(6) Cost of Plan (above)	(7) Multiply: Box 5 x Box 6	(8) Total Payment Due

The figure in box 7 is usually the total payment due. **However, the total payment cannot be less than \$5.00. If your calculations add up to less than \$5.00, you must still pay a \$5.00 minimum.**

Make your check payable to – Girl Scouts of Kentuckiana.

Send your payment and this application form to the address above. Your application must arrive in the Louisville office **NO LESS ONE MONTH** ahead of the beginning date of the event. **Applications received too late to fit within Mutual of Omaha's procedures cannot be accepted, and the event will not be insured.** Any errors must be corrected BEFORE the application can be sent to the insurance company.

NOTE: Please be aware that prices can change. Check for updated applications before turning this in. If you have the incorrect form, we CANNOT process your application until we have the correct payment.

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