

# Insurance 101

This document contains information about [certificates of insurance](#), when to purchase [additional insurance](#), and what to do in the case of an [accident, incident or claim](#).

## Certificates of Insurance (“COI”)

When planning events on behalf of Girl Scouts of Western Washington (for example, meetings with girls, day camps, service unit events, activities with vendors, etc.), certificates of insurance (“COI”) are needed to verify that an organization or location meets Girl Scouts’ insurance standards.

Likewise, facilities and vendors often request a COI from Girl Scouts of Western Washington. Whenever a vendor or organization requests a COI, we always request a reciprocal copy of their COI.

### How to Request a COI from an external Organization

1. [Determine if your event/activity requires a COI](#)
2. **Check if we already have a COI on file for the Organization:** View the list of [organizations with a current COI on file with Girl Scouts](#). If we do have a COI on file, an additional copy is not required. If the Organization you are looking for is not listed, continue with the steps below.
3. **Contact the Organization and request a COI.**

The certificate should have the following characteristics:

- a) Insurance carrier rated "A" or better by an insurance rating firm like A.M. Best ([www.ambest.com](http://www.ambest.com)).
- b) General liability per occurrence minimum of \$1,000,000
- c) Scheduled events fall within policy period shown on the certificate,
- d) The Certificate Holder box (bottom left corner) must contain:  
Girl Scouts of Western Washington  
Attn: Insurance /COI  
5601 6th Ave S Ste. 150  
Seattle WA 98108
- e) If the Organization is not a large, commonly known institution (for example: Wild Waves, Great Wolf Lodge, etc.) or the activities provided by the Organization are high-risk, Girl Scouts of Western Washington must be named “additional insured” on the general liability policy.
  - Note: The “additional insured” language typically appears under the section of the certificate titled *Description of Operations/ Locations/ Vehicles*.
  - Additional Insured Endorsement or Broadening Endorsement should also be included.

[Example of a certificate and related endorsement with all of these characteristics.](#)

**4. Complete a [coversheet](#) to accompany the Organization's COI.**

This coversheet explains the purpose for the COI and if Girl Scouts of Western Washington should request renewals directly from the Organization when it expires.

**5. Submit the Organization's COI and completed coversheet to:**

[insurance@girlscoutsww.org](mailto:insurance@girlscoutsww.org) (quickest delivery)

or

Girl Scouts of Western Washington  
Attn: Insurance /COI  
5601 6th Avenue S  
Suite 150  
Seattle WA 98108

***Please note, this address differs from the mailing addresses for other insurance requests and forms.***

### **How to Request a COI from Girl Scouts of Western Washington**

If an Organization requests a COI from Girl Scouts of Western Washington, you may provide our [evidence-only certificate](#).

If the Organization requires more information than what is on the evidence-only certificate, complete and submit a [Certificate of Insurance Request Form](#) four weeks prior to the event/activity for which it is needed. **All parts of the form will need to be completed in order to fulfill the request.**

Girl Scouts of Western Washington requests reciprocal proof of insurance whenever the Council's certificate of insurance is requested. [Follow the steps above](#) to acquire a certificate from the Organization.

Email or mail request forms to:

[insurance@girlscoutsww.org](mailto:insurance@girlscoutsww.org) (quickest delivery)

or

Girl Scouts of Western Washington  
Attn: Insurance /COI  
PO BOX 770  
DuPont, WA 98327

# Additional Insurance

As a member of Girl Scouts, your membership provides you with basic secondary insurance. For many of the activities you do as Girl Scouts, you will need to purchase additional insurance, especially for trips or high risk activities, for girls and adults who do not have insurance, and for non-members participating in Girl Scout experiences.

## Summary of [Additional Insurance Options and Application Forms](#)

### Plan 1: Basic Accident Coverage

- Provided to every registered girl and adult member.
- Effective when membership paper registration forms are reported to GSUSA by Council or when registration is completed online.
- Covers approved, supervised Girl Scout activities lasting two nights or less (or not more than three nights if over an official federal holiday).
- Subject to the **Nonduplication Provision**: The first \$140 of medical or dental expenses related to an accident are paid regardless of other insurance coverage. The plan then acts as secondary coverage to other insurance the participant may have.
- Pays up to \$20,000 of medical expenses due to the accident, subject to the Nonduplication Provision.
- Pays up to \$5,000 of dental treatment and/or replacement of sound natural teeth due to the accident, subject to the Nonduplication Provision.
- [Plan 1 FAQ](#)

### Plan 2: Accident Insurance

#### [Download Plan 2 Enrollment Form](#)

- Includes same features as Plan 1, plus:
- Required for registered girls and adults when activity length exceeds two nights (three nights over a federal holiday).
- Required for non-members participating in a Girl Scout activity.
- Premium: 11 cents\*\*/day per participant.
- Due to Girl Scouts of Western Washington four weeks prior to event/activity.
- [Plan 2 FAQ](#)

### Plan 3E: Accident and Sickness Insurance

#### [Download Plan 3E Enrollment Form](#)

- Includes same features as Plan 2, plus:
- Adds \$10,000 of sickness coverage, subject to the Nonduplication Provision.
- Adds \$1,500 transportation benefit for return home.
- Required for out-of-state travel.
- Premium: 29 cents\*\*/day per participant.
- Due to Girl Scouts of Western Washington four weeks prior to event/activity.
- [Plan 3E FAQ](#)

### **Plan 3P: Accident and Sickness Insurance**

#### [Download Plan 3P Enrollment Form](#)

- Same features as Plan 3E, plus:
- NOT subject to the Nonduplication Provision: Serves as primary insurance.
- Premium: 70 cents\*\*/day per participant.
- Due to Girl Scouts of Western Washington four weeks prior to event/activity.
- [Plan 3P FAQ](#)

### **Plan 3PI: Accident and Sickness Insurance for International Trips**

#### [Download Plan 3PI Enrollment Form](#)

- Same features as 3P, plus:
- Travel Assistance Service “safety net” feature.
  - Should a medical or other emergency occur while abroad or if there are concerns before making a trip abroad, the group volunteers are a free telephone call away from mobilizing AXA Assistance resources to provide “hands on” assistance as detailed in the [Description of Coverage \(pg 21\)](#).
- Required for international travel, including Canada.
- Premium: \$1.17\*\*/day per participant.
- **Due to Girl Scouts of Western Washington six weeks prior to event/activity.**  
This is to ensure that you get an approved copy back before you leave on your trip. Some countries require this approval.
  - Include a copy of the itinerary and [trip roster](#) with your insurance paperwork. This information should match what was submitted with your [Extended Travel Application](#).
- [Plan 3PI FAQ](#)

\*\* Prices subject to change.

### ***How to Submit an Additional Insurance Application***

Complete the applicable enrollment form that matches the event/ activity/ trip as summarized above. Insurance should be purchased for each calendar day of the event—including departure and return dates for trips. (For example, a Friday night to Saturday afternoon trip counts as two days. See the FAQ link for each plan for more information.)

The minimum premium application fee is \$5.00. **Make checks payable to Girl Scouts of Western Washington** (not Mutual of Omaha). Enrollment forms must first be approved by a Troop Program Manager (or other applicable staff member). Once approved, mail paperwork and payment to:

Girl Scouts of Western Washington  
Attn: Insurance /COI  
PO BOX 770  
DuPont, WA 98327

## Incidents & Accident Claim Forms

- [Incident Report Form](#)

If there is a significant incident at your meeting or event (including injuries, disputes, etc.), submit an Incident Report Form within 24 hours to [insurance@girlscoutsww.org](mailto:insurance@girlscoutsww.org).

- [Mutual of Omaha Accident Claim Form](#)

If you have an accident or incident at a Girl Scout event that requires that you make a claim to Girl Scouts' insurance, review our information on [how to file a Mutual of Omaha Insurance Claim](#) and complete the [claim form](#).

**Note:** Medical bills, Dental bills, and Explanation of Benefits submitted with a claim must be in USD.

**TIP:** Always carry blank incident reports and claim forms in your first aid kit.

## Questions?

Contact us at [CustomerCare@girlscoutsww.org](mailto:CustomerCare@girlscoutsww.org) or call 1(800) 541-9852.