

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 high risk activities on behalf of Girl Scouts of Western Washington, 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 the activity is considered high risk by reviewing the [Safety Activity Checkpoints - Activity](#) at a Glance section.
- 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 of Western Washington](#). 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).
 - b) General liability per occurrence minimum of \$1,000,000.
 - c) Scheduled events fall within the policy period shown on the certificate.
 - d) The Certificate Holder box (bottom left corner) must contain:
Girl Scouts of Western Washington
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.), Girl Scouts of Western Washington should be named “additional insured” on the general liability policy.

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

- 4) Submit the organization's COI to:
 - a) insurance@girlscoutsww.org or
 - b) Girl Scouts of Western Washington
Attn: Insurance/COI
5601 6th Ave S Ste. 150
Seattle WA 98108

How to Request a COI from Girl Scouts of Western Washington

- 1) If an organization requests a COI from Girl Scouts of Western Washington, you may provide them with [our evidence-only certificate](#). To request a copy of the evidence-only certificate, please email insurance@girlscoutsww.org.
- 2) 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.
 - a) 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.
 - b) Email or mail request forms to:
 - i) insurance@girlscoutsww.org
 - ii) Girl Scouts of Western Washington
Attn: Insurance /COI
5601 6th Ave S, Suite 150
Seattle, WA 98108

As a member of Girl Scouts, your membership provides you with basic secondary insurance in Girl Scout sponsored events and activities (including camp, overnights, and travel).

Comparison Chart of GSUSA Insurance Plan

The following is a high-level comparison of the coverage contained in the policy issued to GSUSA. For further details visit: <https://www.mutualofomaha.com/girl-scouts>

	CLASS 1 ACTIVITY ACCIDENT	CLASS 2 ADDED SICKNESS	CLASS 3 INTERNATIONAL TRAVEL AND INBOUND
Eligibility	All member and *nonmember participants of Girl Scout sponsored and supervised daylong events and activities. (100% participation) *Non-member participants are those personally invited by a registered member (adult or youth) to participate in a Girl Scout activity as a guest or visitor.	All member and *nonmember participants of Girl Scout sponsored and supervised overnight events, lasting one night or greater. (100% participation) *Non-member participants are those personally invited by a registered member (adult or youth) to participate in a Girl Scout activity as a guest or visitor.	All member and *nonmember participants of Girl Scout sponsored and supervised international travel or inbound international travel. (100% participation) *Non-member participants are those personally invited by a registered member (adult or youth) to participate in a Girl Scout activity as a guest or visitor.
Coverage (Any Approved and Supervised Girl Scout Activity)	Day events	Overnight events	International travel
Premium Rates	No cost to Girl Scout councils or troops.	No cost to Girl Scout councils or troops.	No cost to Girl Scout councils or troops.
Benefit Amounts			
Accidental Death	\$15,000	\$15,000	\$15,000
Accidental Dismemberment	\$20,000	\$20,000	\$20,000
Paralysis	\$20,000	\$20,000	\$20,000
Heart or Circulatory Malfunction Death Benefit	\$15,000	\$15,000	\$15,000

	CLASS 1 ACTIVITY ACCIDENT	CLASS 2 ADDED SICKNESS	CLASS 3 INTERNATIONAL TRAVEL AND INBOUND
Benefit Amounts Continued			
Medical Expenses Accidents	\$20,000	\$20,000	\$20,000
Dental Treatment	Not to exceed \$5,000 per injury	Not to exceed \$5,000 per injury	Not to exceed \$5,000 per injury
Medical Expenses Sickness	NOT INCLUDED	\$10,000	\$10,000
Infectious Exposure Benefit	Not to exceed \$1,500 per injury	Not to exceed \$1,500 per injury	Not to exceed \$1,500 per injury
Surface Ambulance Service	\$3,000	\$3,000	Benefits coordinated and paid by AXA Worldwide Travel Assistance
Air Ambulance Service	\$5,000	\$5,000	Benefits coordinated and paid by AXA Worldwide Travel Assistance
For Return Transportation Expense	Benefits coordinated and paid by AXA Worldwide Travel Assistance	Benefits coordinated and paid by AXA Worldwide Travel Assistance	Benefits coordinated and paid by AXA Worldwide Travel Assistance
Repatriation Expense	Benefits coordinated and paid by AXA Worldwide Travel Assistance	Benefits coordinated and paid by AXA Worldwide Travel Assistance	Benefits coordinated and paid by AXA Worldwide Travel Assistance

Incidents and Accident Claim Forms

Incident Report Form

All **Incident Report forms** must be submitted to the council no later than 24–72 hours after the event. The above linked Microsoft Forms Incident Report is the preferred method of submission. We also have a **PDF copy** that can be handwritten. All paper reports and questions should be submitted to **incidentreport@girlscoutswv.org**. We recommend always carrying blank incident reports and claim forms in your first aid kit.

Mutual of Omaha Accident Claim Form

If you have an accident or incident at a Girl Scout event that requires 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.

