

# 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](http://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](mailto: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](mailto: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](mailto:insurance@girlscoutsww.org)
    - ii) Girl Scouts of Western Washington  
Attn: Insurance /COI  
5601 6th Ave S, Suite 150  
Seattle, WA 98108

### **Additional Insurance: Must Be Submitted 4–6 Weeks Prior to Event**

As a member of Girl Scouts, your membership provides you with basic secondary insurance. When requesting additional insurance, please do not send payment with your enrollment form. You will receive an invoice once the application is processed.

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

#### **Plan 1: Basic Accident Coverage**

- Provided to every registered participant (no additional forms required).
- This plan provides basic accident protection for Girl Scout members (youth and adults) and participating non-members, when injured during any approved Girl Scout activity.

- 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 for dental treatment and/or replacement of sound natural teeth due to the accident, subject to the Nonduplication Provision.

### **Plan 1 Guide**

#### **Plan 3P: Accident and Sickness Insurance (required 6 weeks prior to event)**

#### **Download Plan 3P Enrollment Form**

- Adds \$10,000 of sickness coverage
- Required for any domestic air travel or travel with high-risk activities.
- NOT subject to the Nonduplication Provision: Serves as primary insurance.
- Premium: 70 cents\*\*/day per participant.
- Due to Girl Scouts of Western Washington six weeks prior to event/activity.

### **Plan 3P Guide**

#### **Plan 3PI: Accident and Sickness Insurance for International Trips (required 6 weeks prior to event)**

#### **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 in the Plan 3PI Guide.
- 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.

### **Plan 3PI Guide**

\*\* 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.

The minimum premium application fee is \$5.00. Enrollment forms should be sent to [customercare@girlscoutswv.org](mailto:customercare@girlscoutswv.org) and they will be forwarded and approved by the correct staff member based on activity and type of insurance requested. Once approved, you will receive an invoice via email to pay the premium.

## 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](mailto: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 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.

## Questions?

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