



BSA General Liability Insurance Protections for Chartered Organizations

- The BSA provides primary general liability insurance coverage for **all** chartered organizations on file with the BSA for liability arising out of chartering a traditional Scouting unit.
 - The Chartered Organization is defined as an organization that has applied for and received a current BSA charter to operate a Scouting unit.
 - Chartered Organizations shall include the Chartered Organization, its board of directors and/or trustees, its officers, and employees in their official and individual capacity. This definition shall also include the position of Chartered Organization Representative.
 - Primary liability Insurance coverage is defined as the policy that responds first to an insured loss and on a first dollar basis.
- The BSA also provides primary general liability insurance coverage for registered volunteer leaders with respect to claims arising out of an official Scouting activity, which is defined in the insurance policy as consistent with the values, Charter and Bylaws Rules, and Regulations, operations manuals, and applicable literature of the BSA.
- The BSA general liability insurance program provides volunteers and chartered organizations additional excess coverage for motor vehicles above a local council's automobile liability policy or a volunteer's or chartered organization's automobile or watercraft liability policy. The owner's motor vehicle (automobile) or watercraft liability insurance is primary. The excess insurance, whether the local council auto or BSA general liability, is available only while the motor vehicle or watercraft is in the actual use of a Scouting unit and being used during an official Scouting activity.
- Chartered Organizations, persons or entities insured include: the chartered organization, participating organizations, registered volunteers, employees of the BSA, local councils, Learning for Life, and Scouting professionals of the BSA but only while participating in an official Scouting activity.
- Our current BSA general liability insurance is robust with coverage up to \$1 million per occurrence and an aggregate of \$10 million in primary coverage limits.
- The traditional charter agreement between a local council and chartering organization is for twelve months. **All** current Chartered Organizations in the BSA have primary general liability coverage as part of their charter to operate a Scouting unit.
- Finally, organizations that sign a BSA Facilities Use Agreement will be named as an additional insured with full protections of the BSA's general liability insurance program.