

## Risk Management Frequently Asked Questions

### Activity Approval Forms:

---

#### **Where do I find information about activities that can be Girl Scout activities?**

The most current edition of the Safety Activity Checkpoints can be found on our [website](#).

Volunteers should review the requirements and recommendations as part of specific activity planning. The Safety Activity Checkpoints are updated by the national organization each year.

#### **Are there guideline differences by grade levels?**

Yes, different grade levels may have different physical, mental, and emotional requirements based on a girl's age.

#### **Do all activities require pre-approval by Council staff?**

No, only those higher risk activities listed on the Council website that are designated as requiring pre-approval.

#### **Which specific Girl Scout activities require pre-approval by Council staff?**

These are activities that are designated in the Safety Activity Checkpoints as *high risk* by Mutual of Omaha, our national Girl Scout insurance vendor. For example, if a troop has a swimming party, they must submit Activity Form to be a Girl Scout event (1) that is covered by insurance and (2) that is paid out of troop/service unit funds.

Required pre-approval activities are listed on our [website](#).

#### **Where is the Activity Approval Form?**

The Activity Approval Form is on our [website](#).

#### **When should I complete the Activity Form?**

At least 2 weeks prior to the event start date, but if something is planned later than 2 weeks, please contact the Council through the activity form process.

#### **What happens when I complete an Activity Approval form?**

When someone completes the online Activity Approval Form, the case is assigned to the HR/Risk Management Team who reviews the activity for grade level, number of volunteers, and need for additional insurance.

If Activity Approval includes an overnight, HR staff will contact the volunteer about COVID processes prior to approval.

#### **Are there other times when I should submit an activity approval form?**

Yes, an activity approval form lets Council staff know if non-member insurance is required.

**What are situations that come up most frequently?**

Sometimes a multi-level troop's youngest members are not approved for certain activities. For example, Daisies may go on one overnight, and Brownies can do two nights. We do allow exceptions if a parent/guardian accompanies the child.

Another tricky situation is when not enough volunteers are on a trip. Volunteers are background checked adult members, but not all adult members are volunteers. For activities, it is better to have all adult members go through the background check to become approved volunteers.

**What happens if the activity is not consistent with the Safety Activity Checkpoints or approved as needed?**

If an activity is not considered a Girl Scout event, then the accident insurance would not apply, and troop funds must not be used.

**Who can come to GSCSA camps?**

Adult and girl members, a parent/guardian, and non-member girls (5-17) are welcome at activities that are grade level appropriate. Boys (5-17) are welcome at designated Council family events. For troop and service unit events, there must be enough volunteers to meet the safety ratio.

## **Accidents and Accident Insurance:**

---

**What is the Girl Scout Accident Insurance?**

Current Girl Scouts adult and girl members are covered by the Basic Girl School Accident Insurance.

**Who is the vendor?**

Mutual of Omaha is the Girl Scout national vendor. [More Information](#)

**What is the Basic Plan?**

The Basic Accident Plan covers all adult and girl members on pre-approved Girl Scout activities for up to 2 overnights (3 overnights if one day is federal holiday). The coverage includes grade and skill level appropriate activities. (e.g., Daisies aren't covered at indoor trampoline parks.)

**When do I need to purchase additional insurance?**

Additional accident insurance should be purchased when nonmembers (tagalongs who are adults or youths) are participating for any time period. Tagalongs must be appropriate grade and skill level for activity. Insurance does not cover under 5-years-old/not-in-kindergarten-yet.

Insurance should be purchased for trips over 2 nights (unless federal holiday) and international travel. One insurance plan does cover sickness as well.

**How do I tell Council staff I need the accident insurance?**

An activity approval form will notify Council staff to reach out to you.

**Is the insurance expensive?**

No, \$5.00 covers up to 45 non-members on a two-night or less activity.

**What happens if there is an accident at a Girl Scout event?**

The accident/incident form is on our [website](#) and should be completed and submitted by the volunteer to [info@girlscoutcsa.org](mailto:info@girlscoutcsa.org) whenever there is an injury, other accident, or anything else of risk management concern.

**What happens if someone is injured and needs medical care beyond first aid?**

- Medical care should always be sought if needed. (Medical care first; paperwork later).
- The accident form is submitted to [info@girlscoutcsa.org](mailto:info@girlscoutcsa.org).
- Council staff reviews the form, contacts the volunteer or parent/guardian, and sends information about the accident insurance.
- The parent/guardian completes family part of the form and signs authorization of release of medical insurance.
- Volunteer completes portion of the form with description of accident and injury.
- Chief Administrative Officer signs off and sends to Mutual of Omaha.
- Parents must submit certain kinds of bills with diagnosis and procedural codes. Mutual requires specific forms.
- Mutual typically pays after primary insurance pays (if available) for eligible expenses.
- Parents or vendor is reimbursed for eligible bills after primary insurance pays.
- Council staff stay in touch with parent through the process.