How to File a Claim

If you or one of the girls in your troop is injured, simply follow these four easy steps to claim benefits:

1. Complete and sign the front of the Claim Form as soon as reasonably possible. Be sure to provide all the information required to expedite processing and to avoid delay. Please note: if a minor, the parent’s signature is required to process the claim.
2. Have the doctor who treated the injury complete the Attending Physician’s Statement on the reverse side of the Claim Form. The claim will not be considered unless the doctor was treated by a Legally Qualified Physician. An itemized bill completing with diagnosis, date(s) and procedure code(s) may be substituted for the Attending Physician’s Statement.
3. Keep a copy of the completed claim form for your records.
4. Send the claim form to your council for validation along with any available bills for covered expenses which have been incurred. Claims will not be processed without council signature.

After receiving your completed Claim Form, the council will validate it in the space provided and send it to the address below for processing. Benefits will be sent directly to the provider unless otherwise instructed at the time of claim filing.

If you or any injured member has a question about the handling of this claim, please write to the above address or call 1-800-524-2724. Allow sufficient time for validation, mailing and processing.

TO THE GIRL SCOUT LEADER: Girl Scout programs are designed with a view toward safety. However, when an accident does occur, this basic accident coverage is designed to help meet the costs of accident medical care.

Every registered girl scout and registered adult member in the Girl Scout Movement is automatically covered under the plan . . . and the entire premium cost for this protection is borne by Girl Scouts of the United States of America. It’s important to note, however, that it’s not the intention of this plan to diminish the need for family health insurance—or to replace the benefits that may be available under a family medical plan. Rather, it’s the plan’s objective to provide you and the parents of each girl enticed to your care the assurance that, should the need arise, financial coverage is available to help pay the medical expenses of accidents that occur during normal, supervised activities of the Girl Scout program.

Girl Scout leaders need to be aware of the requirement for council approval of events or special activities apart from normal troop meetings. Additional coverage is needed for events or activities last more than two consecutive nights, or three consecutive nights if one of the nights is an official federal holiday. Please consult your council well in advance of an event requiring approval.

This brochure contains a complete description of the coverage available under this plan and answers to the questions most frequently asked. The brochure contains information on how to file claims. Please be sure to read the entire brochure carefully and retain it as a reference.

— Girl Scouts of the USA

Here’s the Protection Troop Members Receive Under This Plan*
Covers Every Registered Member
This plan provides basic accident protection for every registered Daisy, Brownie, Junior, Cadette, Senior and Adult troop member. New members are covered upon registration and payment of dues.

Provides Accident Protection for:
Every girl and adult member of your troop for any approved, supervised activity of the Girl Scouts, except activities lasting more than two consecutive nights (a third night is covered only for any federal holiday, such as Memorial or Labor Day). Also covers travel directly to and from the covered activity.

Accident Medical Expense
When Injuries result in treatment by a Legally Qualified Physician beginning within 30 days after the date of a covered accident, the Insurance Company will pay for treatment incurred (up to the usual, reasonable charges normally made within the geographic area where treatment is performed) for Medically Necessary: (a) treatment provided by a Legally Qualified Physician, (b) services of a licensed practical nurse (LPN) or a registered graduate nurse (RN) who is not related to the registered member by blood or marriage, (c) hospital care service, (d) X-ray examination, (e) prescription drug and (f) physical therapy. Covers treatment received within the 52-week period immediately following the date of the accident, but not to exceed $15,000, in the aggregate, for each person for all accidents.

The accident medical benefit will be increased to $40,000 for covered medical expense incurred due to the following specified injuries: (a) loss of sight in both eyes, (b) disfigurement, (c) paralysis, (d) irreversible coma, (e) entire loss of speech, or (f) loss of hearing in both ears.

Dental Expense
Dental benefits shall be paid as additional benefits and are not included with other medical expense benefits under the $15,000 per person aggregate limit for each accident. This benefit pays for dental injuries, up to a total of $4,000, for medically necessary treatment and/or replacement of sound, natural teeth. If within the 52-week period following the date of the accident, the insured’s attending dentist provides the company with written certification that dental treatment and/or replacement must be deferred beyond such 52-week period, the company will pay the estimated cost of such treatment; however, such additional benefits shall not exceed a total of $4,000.

Nonduplication Provision
When $130 in benefits has been paid for covered accident medical or dental expense, any subsequent benefits for the same accident will be payable only for: (a) expense incurred which is not reimbursable under any other insurance policy or service contract or (b) expense incurred for charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program for service or treatment performed or supplies furnished.

NOTE: This provision applies only to accident medical and dental expense benefits. The benefits described below for ambulance service, accidental death and dismemberment and paralysis are not compensable under any other insurance policy or service contract.

Ambulance Expense
Pays up to $2,500 for surface ambulance transportation to a hospital, $4,000 for air ambulance service that in the judgment of the company does not constitute a flight emergency and which is authorized by the company as necessary and without which medical care or treatment would not be available. Also pays for ambulance service, up to $2,500, to facilitate treatment of Injuries and no other ambulance service is available.

Accidental Death, Dismemberment and Paralysis Benefits
When Injuries result in any of the following specific losses within 365 days from the date of the accident, benefits will be paid as follows:

Loss of Life ................................................ $15,000
Loss of Both Hands, Both Feet or Both Eyes ................................................ $20,000
Loss of One Hand & One Foot ................................................ $20,000
Loss of One Hand & One Eye ................................................ $20,000
One Foot & One Eye ................................................ $20,000
Loss of One Hand, One Foot or One Eye ................................................ $10,000
Loss of Thumb & Index Finger of the Same Hand ................................................ $5,000

(continued)
A **What is the purpose of the plan?**

To assure that every registered Girl Scout is automatically covered by accident insurance during normal supervised program activities, except those excluded, as well as by accident insurance for heart or circulatory malfunction benefit (three nights, when one of the nights is a federal holiday, such as Memorial or Labor Day). Coverage is automatic for all girls upon registration in the Movement and payment of dues.

Q **On a troop level, what is meant by an approved, supervised program?**

An activity carried out by girls who are registered members of the Movement under the overall supervision of adults, in keeping with Girl Scouts - Girl Scout Program Standards. (See the following publications: Blue Book, Safety-Wise and the Handbooks. If more specific information is needed, ask your council.)

A **Are activities engaged in independently, that is, on their own, or by one or more members of the troop, covered?**

Yes. A special optional plan is available for such approved, supervised Girl Scout activity.

Q **If a member is injured while individually practicing skills for a badge or learning a sport, such as individual roller skating or horseback riding, is she covered?**

No. Personal activities engaged in by girls, individually or in groups, on their own, are not included within the meaning of "approved, supervised Girl Scout activity."  

Q **Are fund-raising drives and money-earning events covered?**

Yes. All registered members participating in approved, supervised Girl Scout activities.

Q **If an event lasts four or five nights, will the first two nights be covered under the Basic Plan?**

No. The entire event is excluded from the Basic Plan, including travel to and from.

Q **Is it possible to insure an event which lasts four or five nights?**

Yes. An Optional Plan of activity insurance would need to be arranged through your council to cover the entire event. Contact your council, describe the event, provide details, and the number of girls and adults participating.

Q **If an event begins Friday after school and ends Sunday afternoon, does this meet the definition of a two-night event?**

Yes, it’s covered under the Basic Plan.

Q **Would coverage be provided for a member who became ill during an approved activity?**

No. Sick insurance is not covered. Only medical expenses arising from an accident, such as a poisonous snake or insect bite, would be covered.

Q **Can sickness insurance be provided?**

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Q **Is the Basic Plan coverage provided for new members?**

Yes, optional coverage is available for such approved, supervised Girl Scout activities as nursing units at day camp, a special community group invited to join a council sponsored event, boys who are active participants in coed activities, and for further information about Optional Plans of insurance.

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