Insurance
Every registered Member of the Girl Scouts of the USA is automatically covered under the Basic Activity Accident Insurance (Plan 1). To assure coverage of all registered Members, the entire cost of the Basic Plan is paid for by the Girl Scouts of the USA.
Plan 1 - Member’s Accident – The Basic Plan covers registered Members for any approved, supervised Girl Scout activity lasting two consecutive nights or less.

This Plan provides basic accident protection for every registered Girl Scout Daisy, Brownie, Junior, Cadette, Senior or Ambassador and Adult Girl Scout Member. New Members are covered upon registration and payment of dues.

Covers:
- Members at Troop Meetings and Outings
- Members at Sleepouts/Campouts lasting less than two nights

Cost:
- Included in membership
Supplemental Insurance

When participating in Girl Scout activities not covered under the Basic Activity Accident Insurance (Plan 1), the purchase of supplemental insurance is *recommended* but no longer *required*.

USAGSO committees operating in countries that either require or provide insurance may opt out of purchasing supplemental insurance. Please see the [Insurance Memo](#) in the forms section of our website for additional details.
Plan Two

Plan 2 – Member’s and Nonmember’s Accident – Accident Insurance covers all Member’s as participants for events lasting longer than those covered by Plan 1; and all Nonmember’s as participants.

Covers:
- Special Events, where nonmembers will participate (Court of Awards, Tea Parties, Me and My Guy Dances)
- Members at Sleepouts/Campouts lasting less than three or more nights

Cost:
- The cost is $0.11 per participant per calendar day or portion thereof.

Completed insurance requests should be sent to overseascustomercare@girlscouts.org at least 2-weeks prior to the event.
**Plan Three (P)**

**Plan 3P** – Member’s and Nonmember’s Accident and Sickness – Accident and Sickness Insurance covers all participants for events lasting longer than those covered by Plan 1

Covers:
- provide sickness coverage
- travel to and from the covered activity

Cost:
- The cost is $0.70 per participant per calendar day or portion thereof

Completed [insurance requests](mailto:overseascustomercare@girlscouts.org) should be sent to [overseascustomercare@girlscouts.org](mailto:overseascustomercare@girlscouts.org) at least 2-weeks prior to the event.
Plan Three (PI)

**Plan 3PI** – Member’s and Nonmember’s Accident and Sickness – Accident and Sickness Insurance covers all participants for international trips.

Covers:
- All trips leaving “home” country
- Plan 3PI includes essentially the same coverage found in Plan 3P (for events lasting more than two nights and not covered under the Basic Plan 1), but with a Travel Assistance Service “safety net” feature added
- Should a medical or other emergency occur while abroad or if there are concerns before making a trip abroad, the group volunteer is a free telephone call away from mobilizing AXA Assistance resources to provide their “hands on” assistance

Cost:
- The cost is $1.17 per participant per calendar day or portion thereof

Completed insurance requests should be sent to overseascustomercare@girlscouts.org at least 2-weeks prior to the event.
Things to Note for Optional Plans

• Under all Optional Plans, 100% enrollment of all event participants is required, unless a participant is a Member and is covered under Plan 1 for the event. There is a minimum charge of $5.00 for each submission. Communities may include several events in one submission to meet the minimum.

• Insurance must be ordered for the period of time beginning with the day the participant leaves home through the day the participant returns home (i.e., event scheduled June 1 through June 5 equals five calendar days).
What is the basic difference in the coverage provided by Optional Plan 2 and Optional Plans 3(P) and 3(PI)?

Plan 2 covers accidents only. Plans 3(P) and 3(PI) cover both accidents and sickness.

How does Plan 3(PI) differ from Plan 3(P)?

Plan 3(PI) provides accident and sickness insurance along with travel assistance services for trips or events which take place outside the troop’s home country. Plan 3(P) provides accident and sickness insurance for trips or events which take place within the troop’s home country. Keep in mind that Travel Assistance Services are not included under Plan 3(P).
What is meant by an approved, supervised Girl Scout activity?

It is an activity carried out by registered Members of the Movement, under supervision of adults, in keeping with the Girl Scout Program Standards outlined in Volunteer Essentials and Safety Activity Checkpoints.

Are nonregistered mothers, consultants or other persons assisting the volunteer covered under the Basic Plan?

No. Only registered Girl Scouts and registered Adult Members are covered.

Are “Tagalongs” (brothers, sisters, friends) covered under the Basic Plan?

No. “Tagalong” means a person who attends an event but is not of an age or skill level to participate. If the “Tagalong” is a registered Member, but is not of the proper age for the activity and is not participating as a service project, there is still no coverage. For example, a registered Girl Scout Daisy tagging along with their parent who is leading a Girl Scout Cadette group has no coverage for the event. Conversely, a Girl Scout Cadette earning her Service to Girl Scouting Award, and assisting at a Girl Scout Daisy meeting does have coverage.
Can I purchase supplemental insurance for the entire year/to cover multiple Overseas Committee (OC) and/or troop events?

Yes! You may include multiple OC and troop events on the same request form. You must list each specific event date, location, number of attendees, etc. on the form.

If an event lasts more than two overnights, will the entire event or 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. Supplemental activity insurance is needed to cover the entire period of the event.

Would coverage be provided under the Basic Plan for medical expenses of a Member who became ill during an approved activity?

No. Sickness is not covered; only medical expense arising out of an accident during an approved, supervised activity is covered. However, illness caused by an accident, such as a poisonous snake or insect bite, would be covered.
How to Purchase Supplemental Insurance

✓ Download forms from the USAGSO Google Drive or USAGSO.org or include your request on the Activity Notification Form

✓ Completed insurance requests should be sent to overseascustomercare@girlscouts.org at least 2-weeks prior to the event

✓ Invoice for payment will be emailed to the address listed on the form