

Chartered Organizations and Participating Organizations for Scouting Units

Chartered Organization Endorsement

Participating Organization Endorsement

The general liability policy issued to the Boy Scouts of America provides primary liability insurance coverage for all chartered organizations for liability arising out of their sponsorship of a traditional Scouting unit. Automobile and maritime liability coverage is provided on a secondary or excess basis. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. A \$100,000 combined single limit is recommended. Any vehicle designed to carry 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 combined single limit. All boats/vessels used in Scouting must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat. \$1,000,000 is recommended.

A copy of the chartered organization endorsement which is a part of the insurance policy is available upon request. This should be attached to the chartered organization agreement at charter renewal. These endorsements are part of the actual insurance policy contract and are binding documents. Chartered organizations do not need a certificate of insurance. The chartered organization endorsement is a part of the insurance policy contract and is enforceable under the policy contract. When you have a request from a chartered organization for a certificate of insurance, offer them the endorsement.

MHBT Insurance Company provides the first \$1 million in coverage. Additional policies, all providing primary coverage to the chartered organization, have been purchased so that more than \$5 million in primary coverage is provided.

There is no coverage for those who commit intentional or criminal acts. Liability insurance is purchased to provide financial protection in the event of accidents or injury that is neither expected nor intended.