

Insurance & Trip Approval Process

This document is designed to provide quick resources on the trip and travel process for Girl Scouts of Northern California. For more information, please reference the Council Resource Guide (pages 17-26), Safety Wise, and the Girl Scouts of Northern California website at www.girlscoutsnorcal.org.

Helpful GS NorCal web resources

The web links listed below are provided as a quick resource to support the information listed in this document. Please read below or reference the CRG to find out more information on these resources.

Trips and Travel Information - http://www.girlscoutsnorcal.org/pages/for_volunteers/trips.html

This link includes the following topics:

Step 1: Planning

Step 2: Parent Permission Forms

Step 3: Trip & High-Risk Activity Notification and Approval Form

Which Activities are Considered "High-Risk?"

Approved Vendor List

Step 4: Go on Your Trip and Have Fun!

Accident/Injury Report Form http://www.girlscoutsnorcal.org/documents/Accident_Injury_Report.pdf

Council Resource Guide (CRG) – Provides local GS NorCal Information

http://www.girlscoutsnorcal.org/documents/GSNorCal_Council_Resource_Guide.pdf

Emergency Procedures http://www.girlscoutsnorcal.org/pages/for_volunteers/emergency.html

Incident Report Form http://www.girlscoutsnorcal.org/documents/Incident_Form.pdf

Insurance Information (this link includes information on how to file a Claim and how to purchase insurance for non-members) www.GirlScoutsNorCal.org/insurance

Request for Authorization to Rent Vehicles

http://www.girlscoutsnorcal.org/documents/Auth_Rent_Vehicle.pdf

Trip and High Risk Activity Notification and Approval Form

http://www.girlscoutsnorcal.org/documents/Trip_HighRisk_NotifApp.pdf

Insurance

1. For information on the different insurance plans and how to purchase insurance, please reference the CRG pg. 21 or www.GirlScoutsNorCal.org/insurance
2. For questions regarding insurance coverage, please contact the local contact in your area.
3. Local area contacts that can process insurance and have access to the insurance folder include:
 - a. **Amber Hale** – San Jose Office, ahale@girlscoutsnorcal.org or (408) 287-4170 ext, 258
 - b. **Kristen Pierce** – Chico / Redding Office, kpierce@girlscoutsnorcal.org or (530) 221-6180
 - c. **Aneta Campbell** – Santa Rosa Office, acampbell@girlscoutsnorcal.org or (707) 524-9205
 - d. **Debra Cowan**–Solano & Oakland Office, dcowan@girlscoutsnorcal.org or (510) 562-8470 ext120
 - e. **Lizzie Ruybal** – Primary contact for all of GS NorCal insurance questions, lruybal@girlscoutsnorcal.org or (510) 562-8470 ext. 138

Accident / Injury Report Form & Incident Report Form

1. Please submit your completed **Accident / Injury Report Form** or **Incident Report Form** within **24 hours of the Accident/Injury/Incident to the Program Department in the Oakland Office** via email at insurance@girlscoutsnorcal.org or via fax at (510) 562-3194 (Confidential HR Fax Number).
2. The Program Assistants will forward the Reports to the appropriate staff member for follow-up.

3. **Incident Report Forms** – Use to report any non-injury incident within 24 hours that may result in legal or other repercussions for the people involved or for Girl Scouts of Northern California including adverse media.
4. **Accident / Injury Report Forms** - Use to report any accident/injury within 24 hours of incident.

Rental Vehicles

1. When rental vehicles of any kind are to be used by Girl Scouts, permission must be obtained from the Program Department in the Oakland Office. (CRG pg. 20)
2. Please send all copies of vehicle rental contracts to the Program Department in the Oakland Office. Lizzie Ruybal maintains the Rental Vehicle Log for the council.
3. Once we receive the Rental Agreement, the Program Assistants will forward a copy of GS NorCal proof of insurance to the person renting the vehicle.
4. Volunteers will submit the Rental Agreements to the Program Department in the Oakland Office when they submit the *Trip and High-Risk Activity Notification & Approval Form* to their service unit.

Claim Forms

1. **Please submit your completed Mutual of Omaha Claim Form within 22 days** of the Accident/Injury/Incident **to the Program Department in the Oakland Office via mail.**
2. Please do not fax or email the Mutual of Omaha Claim Form because this is a legal document and we need the original form with signatures for the insurance company.
3. Please note, if the injured individual has insurance, it is important to indicate this in the box on the Mutual of Omaha Claim Form.

Trip Approval Process

1. For an easy step-by-step process on the Trip Approval Process, please use the **New Trip Checklist on page 22 of the CRG** or visit http://www.girlscoutsnorcal.org/documents/Trip_Checklist.pdf
2. Step 3 – is important because it directs volunteers when to send the completed *Trip and High-Risk Activity Notification & Approval Form* to the Service Unit Trips Contact.
3. When applicable, the Service Unit Trips Contact is responsible for forwarding the *Trip and High-Risk Activity Notification & Approval Form* to the Program Department in the Oakland office for troops.
4. The Program Assistant will get back to the Service Unit Trips Contact and troop with approval for the trip.

High-Risk

Which activities are considered “high risk”? (CRG pg 25)

The activities specified below as high risk activities are included because they fit into one or both of the following categories:

- The activity involves a reasonable expectation of physical risk to the girls
- The activity involves legal risk to the adult volunteers and/or the council.
 - These include situations where rider or other additional insurance may be required, vendor or facility contracts may need to be signed, adults must be certified in a specific skill, or other specific critical guidelines must be followed to ensure the safety of the girls.

Examples of high-risk activities include:

Camping Activities: backpacking

Land Sports: archery, bicycling with vendor-supplied bicycles, caving, challenge/ropes courses, climbing walls, gymnastics, horseback riding, rock climbing, skateboarding at a skateboard park, skiing, snowboarding, trapeze, vaulting (on horseback)

Water Activities: boating, canoeing, kayaking, rafting, sailing, snorkeling, swimming, tubing, water skiing, windsurfing

Activities Not Permitted (Safety Wise pg 80)

1. There are a few activities which are not permitted in Girl Scouting because Girl Scout insurance carriers do not cover them. These activities are listed in Safety-Wise page 80, and are not permitted whether done indoors or outdoors, with one exception:

- a. If girls would like to trampoline at an indoor facility where the trampolines are completely enclosed and go all the way to the edge of the room with no exposed springs (i.e. there is no possibility that girls could fall off of the trampoline), this activity can be approved if the vendor is on the approved vendor list.

Trip Approval Process: High-Risk

1. For trips longer than two nights, involving air travel, high risk activities, or international trips, members will forward the *Trip and High-Risk Notification & Approval Form* to the Service Unit Trips Contact at least 4 weeks prior to the activity.
2. The service unit trips contact will forward the *Trip and High-Risk Notification & Approval Form* to the Program Assistant in the Oakland office for approval.
3. The Program Assistant will get back to the Service Unit Trips Contact and troop with approval for the trip.
4. For the safety of our members, the council must approve sites and vendors for High-Risk activities before a troop/staff uses the site or vendor for a troop or service unit event.
 - a. This procedure is designed to ensure a safe experience for our girls, as well as to protect the legal interests of the adult volunteers and the council.

High-Risk Approved Vendors (CRG pg 25)

A list of currently approved vendors and facilities can be found on the council website at http://www.girlscoutsnorcal.org/documents/Approved_Vendors_Online.pdf or contact the Program Assistant in the Oakland office at program@GirlScoutsNorCal.org

These approved facilities/vendors have met the safety and insurance guidelines for Girl Scouts of Northern California. The online list is updated monthly as new vendors are added.

Adding Vendors to the Approved Vendor List

Troops/Service Units/Staff are NOT limited to the facilities and vendors on the approved vendor list. If you find a site or vendor that you would like to use, we will work with them to place them on the approved vendor list.

For a facility or vendor to be listed as an “approved vendor”, they must meet the safety and insurance guidelines for GS NorCal, which include the following:

- Comply with Safety-Wise regulations by completing the Safety-Wise Checklist for the related activity
- Facilities and vendors must supply GS NorCal with a Certificate of Liability for one million dollars or more, naming Girl Scouts of Northern California as additionally insured
- Girl Scouts of Northern California will list the site or vendor as additionally insured on the council Certificate of Liability

If you would like to have a vendor or facility approved for your troop or group’s use, please forward the information listed on page 25 of the CRG to the Program Assistant in the Oakland office at insurance@GirlScoutsNorCal.org

1. Once we receive this information, we will work with the facility/vendor to become an approved vendor for your activity.
2. If you wish to be involved in the process (vendors can sometimes be a little quicker to supply the needed information when they are working directly with their customer), please let us know and we’ll supply you with the information you need.
3. Please allow as much time as possible (at least three weeks) for approving a new facility or vendor.

If a facility/vendor refuses to follow the safety and insurance guidelines for Girl Scouts of Northern California then we will not be able to endorse this facility/vendor on our approved vendor list or approve trips/activities using this facility/vendor.

Program Department Council Contacts:

For more information on the topics above please contact:

Lizzie Ruybal at lruybal@girlscoutsnorcal.org for Insurance / Claim Forms / Accident & Injury Reports / Incident Reports - **For insurance questions, please contact your local contact then Lizzie.**

Angela Hummingbird at ahummingbird@girlscoutsnorcal.org for Trip Approvals / High Risk / Approved Vendors