



Girl Scout Activity Insurance

GSUSA and Mutual of Omaha expanded the automatic coverage for Girl Scout members (Basic Plan 1) to include non-member participation and overnight trips lasting longer than two overnights without a time limit (overnight trips up to 2 nights were previously and continue to be covered under Basic Plan 1). This enhancement is expected to reduce costs to troops and minimize a distracting administrative burden for council staff and volunteers.

These plans cover Girl Scouts participating in any council-approved, supervised Girl Scout activity. Activity Insurance Plan 3PI is mandatory for all international travel.

When you submit your [Application for Trip Authorization Form](#), you will receive information on how to purchase additional travel insurance.

The minimum enrollment fee for each optional insurance plan is \$5.00. If the Activity Insurance cost of your planned event is less than \$5.00, you are still required to pay the minimum enrollment fee of \$5.00. However, more than one event can be submitted using the same enrollment form to help meet the minimum fee.

GSUSA Insurance Plans

A Comparison Chart of the GSUSA Insurance Plans is available [here](#).

Plan 1 (Basic): Girl Scout Activity Insurance (accident only)

- Covers all Member and Non-member participants injured during any approved, supervised activity of the Girl Scouts, regardless of event duration, at no additional cost.
- Covers travel directly to and from the covered activities.
- Provides basic coverage for accident medical expenses, accidental death, dismemberment, loss of eyesight, and paralysis insurance.
- Covers injuries resulting in treatment by a legally qualified physician beginning within 30 days after the date of a covered accident.
- All claims are subject to review by Mutual of Omaha.

Plan 3P: Accident and Sickness

Insurance for Activities or Events (Excluded under Plan 1)

****Allow three (3) business days for processing.****

- Cost is \$0.70 per person per day
- Covers members and non-members as participants; sickness benefits when illness/symptoms occur while coverage is in place; \$5.00 minimum enrollment.
- Covers travel to and from the covered activity.
- Order for the entire event period and 100% of the participants.
- Benefits will be coordinated and paid by AXA Assistance-USA.

Plan 3PI: Accident and Sickness

Insurance for International Trips (Excluded Under Plan 1)

****Allow three (3) business days for processing.****

- Cost is \$1.17 per person per day.
- Provided by AXA Assistance-USA and United of Omaha.
- Should a medical or other emergency occur abroad, the group leader can contact AXA Assistance.
- Pre-trip concerns or questions can be answered by contacting AXA Assistance.
- Provides primary coverage for members and non-members as participants. It is essentially the same coverage in Plan 3P, with a \$5.00 minimum enrollment fee.
- Covers accidents & illnesses incurred during an international trip.
- A complete roster of participants, including age, must be completed and submitted with the application.



Girl Scout Accident-Illness-Injury Reporting and Claims

How to Report an Accident-Illness-Injury

Injured participant (or parent/guardian) must complete and sign the Accident-Illness-Injury Report

Email the report to: insuranceclaims@gscolorado.org

Claims

The Mutual of Omaha claim form for an accident (the Incident/Accident Form should already be filed with GSCO) can be obtained [here](#).

Download and complete the form and email it, along with itemized bills, with diagnosis, dates, and procedure codes from any treating physicians or facilities, to: insuranceclaims@gscolorado.org.

GSCO will review and forward your claim to Mutual of Omaha upon approval.

Upon receipt of the claim, the insurance company will be in contact with the member or their guardian. All claims are subject to review by Mutual of Omaha.