

Memo: Activity Insurance Changes

Date: October 1, 2025

To: All Members of Girl Scouts – Diamonds of Arkansas, Oklahoma and Texas

From: Regina Taylor, Chief Operations Officer

RE: Activity Accident Insurance Changes

We are pleased to share an important update regarding Activity Accident Insurance, provided through our partner, Mutual of Omaha, across all councils.

Effective October 1, 2025, Activity Accident Insurance will be automatically included in approved Girl Scout activities at no additional cost.

In addition to accident and injury coverage for day events, this updated policy includes sickness coverage for all overnight stays and international travel. This means:

- Automatic enrollment—no more manual insurance requests,
- Less administrative work for volunteers and staff members, and
- Continued protection for girl and adult members during approved Girl Scout activities

These changes reduce administrative burdens, empower volunteers to make quicker decisions, and ultimately save costs for the movement, all while maintaining the high level of protection Girl Scouts deserve.

Please note:

- This memo serves as notification for Safety Activity Checkpoints, Volunteer Essentials, and other Girl Scouts - Diamonds policies and training in which activity insurance is referenced.
- Our website and internal documents will be updated to reflect these changes.
- Volunteers should continue to follow [council emergency procedures and report incidents](#) to notify staff and begin the claims process, when needed.
- Coverage limits and exclusions remain in place. For more details, visit our website www.girlscoutsdiamonds.org or contact info@girlscoutsdiamonds.org.

Coverage only applies to approved Girl Scout activities. An approved activity is one that:

- Is planned, approved, and supervised by registered Girl Scout volunteers or staff members,
- Follows Safety Activity Checkpoints, Volunteer Essentials, codes of conduct and any additional council or GSUSA requirements, and
- Takes place in a safe, age-appropriate setting aligned with Girl Scouts' mission and values.

Activities outside the guidelines and policies of Girl Scouts – Diamonds or Girl Scouts of the United States of America are not covered under this policy.

By providing safe, enriching programs, you help build girls of courage, confidence, and character every day. Questions concerning this update may be directed to info@girlscoutsdiamonds.org.