

GSUSA/Mutual of Omaha Additional Insurance Clarification: Visitors and Observers

We want to provide some clarification regarding the expanded coverage to the GSUSA and Mutual of Omaha Basic Plan 1 insurance for Girl Scouts. It was shared in the fall that the updated coverage includes all invited non-member participants and includes coverage for domestic travel trips for members without a time limit. This is wonderful news to help reduce costs to troops looking to host family activities and troops looking to travel.

We want to clarify the difference between participants and visitors/observers. Participants are invited members and non-members who fall within the intended audience of a Girl Scout event or activity. For example, if a troop hosts an award ceremony and invites families, then participants would be troop leaders, Girl Scouts, troop volunteers, parents, caregivers, and siblings. Each group is actively participating in the awards ceremony and falls within the intended audience of the event. Invited participants are covered under the expanded insurance coverage.

Visitors or observers are members and non-members who attend a troop meeting or activity to observe but are not within the intended audience of the Girl Scout event or activity. They are not actively participating in the event or activity. For example, a regular troop meeting is intended for registered troop leaders, Girl Scouts, and registered troop volunteers. A caregiver may choose to attend a troop meeting and sit in the back of the room to watch. The caregiver is not part of the intended audience and is not actively participating. In this scenario, the caregiver is considered an observer. Adult visitors/observers are not covered under the expanded insurance coverage. Youth visitors, who are 17 or younger, are covered regardless of gender or membership status under the expanded insurance coverage.

From time to time, we expect that parents, caregivers, and other adults may be involved in Girl Scout meetings/activities just as they usually do in PTAs, school events, or sporting games. It is important to note that this participation is done without the expectation of reimbursement for medical expenses in case of accidental injury.

Adult visitors can attend up to four (4) Girl Scout activities as a visitor/observer.* After the fourth meeting/activity, the adult visitor must become a registered member of Girl Scouts and complete a background check. As a registered adult troop volunteer, the individual can now attend Girl Scout activities and events and is covered under Basic Plan 1 insurance. *Visitors should sign in on the designated troop meeting/activity sign-in sheet, provided by troop leaders, each time they attend a Girl Scout function.*

*Some troop leaders may have their own troop visitor policy.

All visitors should abide by the visitors standard, as outlined in Member Policies and Procedures: *All visitors, including adult or youth tagalongs, shall agree to abide by the principles and standards of GSUSA and the Girl Scouts – Diamonds Council while participating in the Girl Scout environment. Girl Scouts – Diamonds staff members and volunteers reserve the right to request the removal of a visitor who is found to be in violation of these standards.*

Please note that all adults who are supervising Girl Scouts, meeting adult-to-girl ratio, participating in overnights, or driving Girl Scouts must be registered Girl Scout members with a background check on file. Youth tagalongs supervised under Girl Scout adult members must be on a separate volunteer-to-child ratio than Girl Scout youth troop/group members. For example, a troop leader cannot count as a ratioed adult for both their Girl Scout troop and their tagalong child.

Have questions? Reach out to our Customer Care team at info@girlscoutsdiamonds.org or your regional volunteer experience specialist.