

# BOY SCOUTS OF AMERICA - PROGRAM OVERVIEW

Most BSA Councils have already heard of the Boy Scout Insurance Purchasing Group endorsed by the National BSA. Many local councils have even had the opportunity to take advantage of this program. Here is a summary of the services and coverages provided:

### **Property**

Our property coverages and forms are some of the best available in the industry. Blanket, replacement cost, agreed value coverages for buildings and business personal property are just the start.

#### Loss of Income

Each camp depends on the revenue generated through their camps. In addition to the fire and windstorm coverage, we provide special form perils. The program also offers extended radius enhancements if camps are shut down by civil authorities due to nearby fire or virus outbreak.

## Crime

We offer a comprehensive crime policy that includes volunteers as Insureds.

## **Inland Marine**

Replacement cost valuation for your equipment and watercraft is available. Many policy forms deduct appreciation for this line of coverage.

### Liability

Most liability is carefully structured on the National Liability program. We offer a dovetail effect for coverages that are needed for all local councils.

### **Auto Liability**

Each council is responsible for the first \$500,000 auto liability including hired and non-owned. The national liability policy provides coverage beyond this.

# Workers' Compensation

The umbrella does not drop down for employer's liability (part B of your workers' compensation policy) and we encourage councils to go with a higher limit of \$1,000,000/\$1,000,000/\$1,000,000.

#### Assistance

We also work with the local councils on anything from audits to camp inspections. We can assist with replacement cost valuation and we even offer a comprehensive risk management portal free of charge to all councils in our program.

This program is available through your local agent so you can retain your local relationship and advice. Ask your agent to get a quote from us. We will continue to send out newsletters about the program. Please give us an opportunity to give you a better price and better coverage than you currently have.

