

# Insurance Information for Learning for Life Volunteers

Listed below are brief outlines of insurance coverage provided by or through the local Learning for Life office:

## Comprehensive General Liability Insurance

This coverage provides protection for the Learning for Life office, all Learning for Life professionals and employees, Explorer posts or Learning for Life groups, participating organizations, and volunteer adult participants with respect to claims arising in the performance of their duties in Learning for Life.

The general liability insurance provided for Learning for Life volunteers is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowner's, personal liability, or auto liability policy. There is no coverage for those who commit intentional or criminal acts.

By providing insurance coverage to volunteers on an excess basis, we are able to purchase higher limits. Because of the high limits, volunteers should NOT be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit arising out of an official Learning for Life activity.

## Automobile Liability Insurance

All vehicles MUST be covered by a liability insurance policy. The amount of this coverage must meet or exceed the insurance requirement of the state in which the vehicle is licensed. (It is recommended, however, that coverage limits are at least \$100,000). Any vehicle carrying 10 or more passengers is required to have limits of \$100,000/\$500,000/\$100,000 or a \$500,000 single limit. In the case of rented vehicles the coverage requirement can be met by combining the limits of personal coverage carried by the driver with coverage carried by the owner of the rented vehicle. All vehicles used in travel outside the United States must carry a liability insurance policy that complies with or exceeds the requirements of that country. The automobile liability insurance is excess of the insurance the owner of the auto carries.

An Learning for Life local outing permit found in the *Safety First Learning for Life Guidelines* is required when posts or groups travel overnight or outside their Learning for Life area. A national Learning for Life outing permit is required for all trips of more than 500 miles. These permits should list the drivers' names and limits of automobile liability insurance carried.

Travel to and from a regularly scheduled meeting is not considered part of an official Learning for Life activity and is not covered by the general liability insurance policy. **However, transportation planned in advance, as part of the activity, and documented on the approved outing permit is covered.**

## Accident and Sickness Insurance

Explorer posts are encouraged to purchase an accident or accident and sickness policy if such a policy has not already been purchased by the local Learning for Life office.

There are approved unit accident insurance plans offered by many companies. To enroll in one be sure to tell them you are an Learning for Life Explorer post. For a list of potential companies, call your local office.

PLEASE REPORT ALL SERIOUS INCIDENTS, ACCIDENTS, AND/OR SICKNESS, OR IF A SUMMONS IS SERVED ON A VOLUNTEER, TO THE LEARNING FOR LIFE OFFICE IMMEDIATELY.

## Common Questions Dealing With Liability Issues in Exploring

### Aviation

Aviation Explorer posts cannot operate aircraft as transportation. Basic orientation flights of 25 miles or advanced orientation flights of 50 miles are allowed provided they submit an approved flying permit. For more information, see the Learning for Life/Aviation Web site at [www.learning-for-life.org/exploring/aviation](http://www.learning-for-life.org/exploring/aviation).

### Fire and Emergency

Explorers may not be substituted for trained personnel, can only be mobilized as a post with leadership, and are not on call individually. When riding, they must be seated with a seat belt (never on the back of a fire truck standing) and cannot drive a department vehicle. Clear and specific departmental guidelines must be written on what an Explorer may do at the site of an emergency.

### Emergency and Health Careers

Explorers may ride in emergency vehicles but must be seated and wear a seat belt. Specific guidelines must be established as to what they are allowed to do at the site of an emergency. For more information, check the Fire and Emergency or Health Careers Web site: [www.learning-for-life.org/exploring/health](http://www.learning-for-life.org/exploring/health)

### Law Enforcement

Law Enforcement Explorers should never be placed in a situation that would present the appearance of them being a legal law enforcement officer. Explorers should not drive a marked patrol vehicle (unless in an approved competition); Explorers under 18 cannot ride along after midnight. Offensive/defensive equipment (firearms, sprays, and handcuffs) use or carrying is prohibited. All ride-along programs must be certified.

Explorers are not to be used to perform covert/undercover acts. If an individual participates in such acts he or she does so as a private citizen, not as an Explorer. A post to host events involving other posts must have the approval of the local office. All shooting activities, including training, must be under the supervision of an National Rifle Association-certified instructor or the firearms instructor of a local, state, or federal agency. For more information, check with the Law Enforcement Exploring Web site: [www.learning-for-life.org/exploring/lawenforcement](http://www.learning-for-life.org/exploring/lawenforcement)

### Skilled Trades

Chain saws and mechanical log splitters may be authorized for use only by trained individuals over the age of 18 provided they use proper protective gear and according to local laws. Mechanical and power tools are to be used only under the supervision of a trained adult adviser and only after training on proper operating techniques. For more information see the Skilled Trades Exploring Web site: [www.learning-for-life.org/exploring/skilledtrades](http://www.learning-for-life.org/exploring/skilledtrades).

**Note: For further information on liability insurance, contact your local Learning for Life office. More information may be obtained on the Learning for Life Web site at [www.learning-for-life.org](http://www.learning-for-life.org). Each Exploring cluster also has vital information dealing**

with safety and policy issues. Local offices may also find additional information on the intranet.

Last Updated: 20 AUG 2002

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## Drug, Alcohol, and Tobacco Use and Abuse

**Learning for Life prohibits the use of alcoholic beverages and controlled substances at any Learning for Life activity or at any activity involving participation of youth.**

Adult leaders should support the attitude that young adults are better off without tobacco and **may not allow the use of tobacco products at any Learning for Life activity involving youth participants.**

All Learning for Life functions, meetings, and activities should be conducted on a smoke-free basis, with smoking areas located away from all participants