How to File a Claim
If you or any of the girls in your group is injured, simply follow these four easy steps to claim benefits:

1. Complete and sign the front of the Claim Form as soon as reasonably possible. Be sure to provide all the information required for prompt processing and to avoid delay. Please note: if a minor, the parent/guardian’s signature is required to process the claim.

2. Have the doctor who treated the injury complete the Attending Physicians Statement on the reverse side of the Claim Form. (This claim will not be considered unless the witness was a licensed or registered medical physician.) An itemized bill complete with diagnosis, date(s) and procedure(s) should be submitted for the Attending Physician’s signature.

3. Keep a copy of the completed claim form for your records.

4. Send the claim form to your council for validation along with any available bills for covered expenses which have been incurred. Claims will not be processed without council signature.

Upon receiving your completed Claim Form, the council will validate it in the space provided and send it to the address below for processing. Benefits will be sent directly to the provider unless otherwise instructed at the time of claim filing.

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TO THE GIRL SCOUT VOLUNTEER: Girl Scout programs are designed with a view toward safety. However, when an accident does occur, this basic accident coverage is designed to help meet the costs of accident medical care.

Every registered Girl Scout and registered adult member in the Girl Scout Movement is automatically covered under the plan... and the entire premium cost for this protection is borne by Girl Scouts of the United States of America.

It’s important to note, however, that it’s not the intention of this plan to diminish the trend for family health insurance—or to replace the benefits that may be available under a family medical insurance plan. This plan is provided to you and the parents/guardians of each girl to assure you of the assurance that, should the need arise, financial coverage is available to help pay the medical expenses of accidents that occur during normal supervised Girl Scout activities.

Girl Scout volunteers need to be aware of the requirements of the plan for proof of injury or special activities apart from normal group members. Additional coverage is needed for events or activities last more than two consecutive nights, or any three consecutive nights if one of the nights is an official federal holiday.

This plan provides basic accident protection only when an accident occurs when participating in Girl Scout activities. The accident medical benefit will be increased to $40,000 for covered medical expense incurred due to the following specified injuries: (a) loss of sight in one eye, (b) dismemberment, (c) paralysis, (d) irreversible coma, (e) entire loss of hearing in both ears, (f) loss of both hands and both feet, or (g) loss of both hands or both feet and one eye.

When $130 in benefits has been paid for ambulance service, the Insurance Company will not pay for subsequent benefits for the same accident. Benefits for ambulance service are not compensable under any other insurance policy or service contract or (b) expense incurred for charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplied elsewhere.

The benefits described below for ambulance service, accidental death or dismemberment and paralysis are in addition to any other insurance other than family health insurance—or to replace the benefits that may be available under a family medical insurance plan. In order to facilitate treatment of injuries and no other ambulance service is available.

Accidental Death, Dismemberment and Paralysis Benefits

When injuries result in any of the following specific losses within 365 days from the date of the accident, benefits will be paid as follows:

- Loss of Life
- Loss of Both Hands, Both Feet or Both Eyes
- Loss of One Hand & One Foot
- Loss of One Hand & One Eye
- Loss of One Foot & One Eye
- Loss of One Hand, One Foot or One Eye
- Loss of Thumb & Index Finger of the Same Hand
- Loss of Thumb & Index Finger of the Opposite Hand

NOTE: This brochure summarizes the coverage provided and is not a contract or certificate of insurance. It is subject to the terms and conditions of the Master Policy issued to Girl Scouts of the USA. While it’s hoped the policy will be continued indefinitely, the right is reserved to change and modify the policy. Of course, any action would be taken only after careful consideration. Therefore, your cooperation and vigilance in maintaining safety standards and following the claim procedures as outlined in this brochure are essential.

Basic Coverage

Activity Accident Insurance

Accident Medical Expense

Statement.

When injury results in a state by a Legally Qualified Physician beginning within 30 days after the date of a covered accident, the Insurance Company will pay for expenses resulting in the usual, reasonable charges normally made within the geographic area where treatment is provided and is not compensable under any other insurance policy or service contract or (b) expense incurred for charges not covered under a contract with a health maintenance organization, preferred provider organization or prepaid health-care program, for service or treatment performed or supplied elsewhere.

NOTE: This provision applies only to accident medical and dental expense benefits. Other benefits described below for ambulance service, accidental death or dismemberment and paralysis are in addition to any other insurance other than family health insurance—or to replace the benefits that may be available under a family medical insurance plan.

Ambulance Expense

Pays up to $5,000 for surface ambulance transportation to a hospital; $5,000 for air ambulance service that in the judgment of the duly authorized medical authority or the senior representative of the camp or activity is needed to facilitate treatment of Injuries and no other ambulance service is available.

Accidental Death, Dismemberment and Paralysis Benefits

When injuries result in any of the following specific losses within 365 days from the date of the accident, benefits will be paid as follows:

- Loss of Life
- Loss of Both Hands, Both Feet or Both Eyes
- Loss of One Hand & One Foot
- Loss of One Hand & One Eye
- Loss of One Foot & One Eye
- Loss of One Hand, One Foot or One Eye
- Loss of Thumb & Index Finger of the Same Hand
- Loss of Thumb & Index Finger of the Opposite Hand

(continued)
Heart or Circulatory Malfunction Benefit

In the event a registered youth member, within 90 days from the date she participated in an approved and supervised Girl Scout program or Girl Scout activity, suffers Loss of Life due to a heart attack, heart surgery, or circulatory system, a $15,000 benefit is payable.

Benefits Are Not Payable for:
(a) Injuries for which any benefits are payable under workers’ compensation or employer’s liabilities laws, (b) dental treatment, except for the loss of teeth or natural teeth, (c) injuries received while in attendance at or participating in a camping event while participating in an approved and supervised Girl Scout group or Girl Scout activity. Counseling Services must be sponsored, approved and supervised by a Girl Scout Council.

“Counseling Services” means psychiatric/ psychological counseling that is essential to the care, supervision or direction of a professional counselor or physician, and essential to assist a Registered Member in coping with Injuries (illness or disability or paralysis) to another Registrant.

Infectious Exposure Benefit

This benefit pays any expenses incurred by an insured person, up to $1,500 for laboratory tests and/or disease borne by animals or insects and/or essential to assist an approved and supervised Girl Scout group or Girl Scout activity. In the case of a member injured while individually practicing a badge or learning a sport such as swimming, the insured person, up to $1,500 for laboratory tests.

Can Sickness insurance be provided?
Yes. An Optional Plan of activity insurance would need to be arranged through your council to cover the entire event. Contact your council, describe the event, indicate inclusive dates, and the number of participants.

Can program events, (including camping), of two consecutive nights less cover under the Basic Plan?
No. The entire event is excluded from the Basic Plan.

Are program events, (including camping), of two consecutive nights less cover under the Basic Plan?
Yes. All registered members participating in approved, supervised program/camping events lasting two nights or less are covered. The consecutive night is only covered when one of the nights is a federal holiday, such as Memorial or Labor Day.

Are medical expenses covered for the same accident?
No. Subsequent benefits for the same accident will not be payable. The insurance includes travel directly to and from the medical facility.

Can Sickness be provided?
Yes, up to $130. When $130 in benefits has been paid for covered medical or dental expense, any subsequent benefits for expenses relating to the same sickness (and each subsequent sickness) will be payable only for covered expenses that exceed the remaining benefit amount. (This provision applies only to the medical and dental expense benefits. The benefits for permanent disfigurement and dismemberment and paralysis are payable regardless of other insurance.)