

# INSURANCE FEE

## Background

The safety of our youth, volunteers, staff, and employees is an important part of the Scouting experience and continues to be our number one priority.

Insurance costs continue to rise, just as you might have experienced this with your own health, auto and property insurance, Scouting has seen increased insurance costs to protecting our most valuable assets, such as our camp properties and facilities, vehicles and other assets. We also purchase general liability insurance to protect our registered Scouts, Leaders and Chartered Organizations who participate in and sponsor Scouting programs across New Jersey.

## What is the Insurance Fee?

The Insurance Fee is an annual fee of \$11 that will be charged to all registered participants in the Scouting program beginning with the 2020 charter renewal process.

## FREQUENTLY ASKED QUESTIONS

### What types of insurance does the Northern New Jersey Council purchase and provide?

The Northern New Jersey Council purchases insurance to cover our properties and assets including buildings, equipment, and vehicles against loss or damage. In 2019, the Northern New Jersey Council provides the following insurance:

- Accident and Sickness Insurance for registered Scouts, Volunteers and Participants
- General Liability Insurance for registered Volunteers and Chartered Organizations
- Property and Equipment
- Event and Activity Insurance
- Automobile
- Health and Medical Insurance (year-round and seasonal employees)
- Cyber Insurance

### Does the Northern New Jersey Council review its insurance policies and rates periodically?

Yes. The Northern New Jersey Council conducted an insurance review in 2019 to review our current coverages and insurance premiums to provide good fiscal stewardship. In addition, the review process included an extensive evaluation of our current policies and coverages to ensure that our facilities, camps, vehicles and equipment are insured appropriately. As noted, the cost of our insurance continues to exceed the Northern New Jersey Council resources allocated towards insurance, based on current annual revenue (comprised of charitable giving, camp fees, and product sales such as popcorn)

### How will the Insurance Fee be collected?

The Insurance Fee will be collected during the charter renewal process completed by each chartered unit in the Northern New Jersey Council. Each unit will be charged \$11 for each registered youth and adult member.

### Is the Insurance Fee pro-rated similar to membership fees and Boys' Life subscriptions?

Yes. The insurance fee will be pro-rated for each youth and adult registered member similar to membership fees. If a youth or adult leader joins during the year, they will be charged a prorated fee until the recharter period.



**Is the Insurance Fee refundable for Scouts or Leader who are no longer registered or participating?**

No. The Insurance Fee is non-refundable due to insurance premiums being calculated on an annual basis.

**Are multiple registered Scouts or Leaders charged the insurance fee twice?**

No. The fee is only charged once for each registered member or leader. Scouts or leaders registered in multiple positions or units will not be charged an additional Insurance Fee.

**Are Lion Cub or Tiger Cub Partners charged the Insurance Fee?**

No. Since these are not paid positions, the fee is not charged for adults holding these positions.

**How can my unit help mitigate the cost of insurance?**

Over 75% of accidents that happen in Scouting happen at the local unit level. Good risk management practices consistent with Scouting's Guide to Safe Scouting will help your unit maintain a safe environment for your Scouts and Leaders, while also contributing to management of our insurance costs going forward.

**Who does the Insurance Fee apply to?**

The Insurance Fee applies to all registered Cub Scouts, Scouts BSA, Venturing, Exploring and Sea Scout members and registered Adult Leaders.

**Ways you and your unit can raise the funds to cover the \$11 Insurance Fee:**

- Participate in the annual popcorn sale and have each Scout sell an additional three (3) containers of popcorn.
- Add the additional fee of \$11 to any unit dues or registration fees to be collected during the unit recharter process.
- Request financial support from your Chartered Organization.

**Who can I contact if I have additional questions?**

Please contact your District Executive (DE) to help answer any questions you may have.

**Will the national membership registration fees increase?**

As the National Office of the Boy Scouts of America evaluates the growing cost of delivering the Scouting program and the significant cost increase of the liability insurance, an announcement was made that membership fees for youth members and adult leaders (which go directly to the National Office) will increase as of January 1, 2020. We anticipate providing the new registration fee no later than October 23, 2019, which would take effect on January 1, 2020. The rechartering system will still open on November 1st to allow units to do their roster work.

