

INSURANCE FEE



BOY SCOUTS OF AMERICA®
MICHIGAN CROSSROADS COUNCIL

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 Michigan.

For the past several years, insurance costs have been subsidized in the general operating budget at \$1.00 per registered member and leader (approximately \$81,000) versus annual insurance costs of over \$1 million dollars. With the continued rising cost of insurance, the Michigan Crossroads Council can no longer subsidize these costs and remain fiscally strong and relevant.

What is the Insurance Fee?

The Insurance Fee is an annual fee of \$12 that will be charged to all registered participants in the Scouting program beginning with the 2020 charter renewal process. The current fee of \$1 per person / per year will be increased to \$12 per person / per year.

FREQUENTLY ASKED QUESTIONS

What types of insurance does the Michigan Crossroads Council purchase and provide?

The Michigan Crossroads Council purchases insurance to cover our properties and assets including buildings, equipment, and vehicles against loss or damage. In 2019, the Michigan Crossroads 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 Michigan Crossroads Council review its insurance policies and rates periodically?

Yes. The Michigan Crossroads Council conducted an insurance review in 2018 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 Michigan Crossroads 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 Michigan Crossroads Council. Each unit will be charged \$12 for each registered youth and adult member.



Is the Insurance Fee pro-rated similar to membership fees and Boys' Life subscriptions for Scouts or Leaders who join during the year?

Yes. The insurance fee will be pro-rated a \$1.00 per month 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 pro-rated fee of \$1.00 per month 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 \$12 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 \$12 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 local Unit Serving Executive (USE) to help answer any questions you may have or you may submit your question online at <https://michiganscouting.org/general-resources/insurance-fee/>



Where can I learn more about the Insurance Fee?

Visit our website <https://michiganscouting.org/general-resources/insurance-fee/> for additional information and resources.