

**INFORMATION RELATED TO COUNCIL - PROVIDED
ACCIDENT INSURANCE PROTECTION**



[Click here for incident report](#)

WHO IS COVERED?

- All Patriots' Path Council registered youth (Tiger Cubs, Cub Scouts, Boy Scouts, Varsity Scouts, Venturers and Explorers). All registered adult committee members, district volunteers and unit leaders are also covered. New members and leaders are automatically covered by this policy (please forward their registration application to council office promptly). Non-Scouts and Non-Scouters as guests who are being encouraged to become registered members or leaders are also covered. Other guests including siblings are not covered.

WHAT IS COVERED?

ACCIDENTS AND INJURIES

- Accidental bodily injuries sustained while participating in or going directly to or returning from any activity or trip supervised by your unit (including Den, Pack, Patrol, Crew or Post meetings) or by the Council and the Boy Scouts of America (including Order of the Arrow, Summer Camp, Day Camp, District Events, Scout Shows, Philmont, Jamborees).

TYPE OF CARE COVERED

- Covered accident expenses are the reasonable and customary charges for the services of:
 - a physician
 - a hospital

- a registered nurse
- a licensed ambulance
- a dentist
- a licensed home health care agency

TIME FRAME

- Accident benefits are payable only when treatment is received within 60 days of any injury. Medical benefits are payable to insured or to designated health provider up to and limited to one year from the date of injury.

PRIMARY COVERAGE LIMITS

- Accident Medical Expense* \$ 7,500
- This coverage is primary for the first \$200.00 of covered medical expenses. After the first \$200.00 is paid, this coverage is excess of all other valid and collectible insurance in force at the time of accident causing loss. If there is no other valid and collectible insurance available from any other source, this coverage will pay the covered expenses up to the amount of benefit shown above. A notarized statement will be required. Maximum benefit is \$7,500.

MAXIMUM BENEFITS COVERED

Life	\$10,000
Both Hands or Both Feet	\$20,000
One Hand or Foot and Sight of One Eye	\$20,000
One Hand and One Foot	\$20,000
Speech and Hearing	\$20,000
Hand or Foot	\$10,000
Sight of One Eye	\$10,000
Speech or Hearing	\$10,000
Thumb and Index Finger	\$ 5,000

EXCLUSIONS

The policy does not cover loss caused by or resulting from any of the following:

1. intentionally self-inflicted injuries;
2. suicide;
3. illness;
4. war;
5. the Insured being under the influence of drugs or narcotics;
6. the Insured being intoxicated;
7. pre-existing conditions.

The policy does not cover any Medical and/or Dental expenses for the following:

1. treatment by any person employed or retained by the Policyholder, or by any member of the Insured's family;
2. eyeglasses, hearing aids or prescriptions or examinations therefore;
3. injuries covered by Workers' Compensation or Employers' Liability Laws;
4. hernia of any kind.

FOR MORE INFORMATION

The Master Policy for the accident plan is held by the Patriots' Path Council and reviewed by the Council Risk Management Committee annually. The premiums for this protection, along with additional registration on a pro-rated basis. Please contact William Markert at 973-765-9322 x247, with any insurance problems, questions, or suggestions.

HOW TO FILE A CLAIM

- Ask your Unit Leadership, District Executive, or please call the Council Service Center at 973-765-9322 to receive an [Incident Form](#).
- File within thirty (30) days any accident or injury.
- Mail Incident Form to: Patriots' Path Council
Boy Scouts of America
222 Columbia Turnpike
Florham Park, NJ 07932
- Upon receipt, a Claim Form will be sent to you to file.

Please contact a member of the Council Executive Staff at the Council Service Center immediately for any serious injury of any member or leader. Please avoid any discussion of incident with the media whenever possible. The Service Center can be reached at 973-765-9322