

# 50 YEARS EXPERIENCE

Mutual of Omaha's staff has over 50 years of experience in working with Girl Scout councils, and understands Girl Scout programming.



The Girl Scouts of the USA activity accident insurance page is a valuable tool and provides easy access to the following.



Description of coverage



Claim forms



Materials and supplies  
order form

For more information, visit [mutualofomaha.com/gsusa](https://mutualofomaha.com/gsusa)

# Girl Scout Activity Insurance: Description of Coverage

## Eligibility and Coverage

**Class 1:** All member and nonmember participants of Girl Scouts sponsored and supervised by the policyholder or a chartered council for day events. (100% participation)

**Class 2:** All member and nonmember participants of Girl Scouts sponsored and supervised by the policyholder or a chartered council for any overnight event lasting one night or greater. (100% participation)

**Class 3:** All member and nonmember participants of Girl Scouts sponsored and supervised by the policyholder or a chartered council while traveling internationally or inbound international travel. (100% participation)

The insured is covered for Injuries received while insured under this policy. Such Injuries must be received while: **(a)** participating in activities sponsored and supervised by the policyholder; **(b)** traveling directly to and from any approved and supervised Girl Scout activity.

## Effective Date of Individual Coverage

Registered participants will become an insured under the policy on whichever date occurs later: **(a)** the policy date; or **(b)** the date they become a registered participant.

### Individual Terminations

The insured's coverage will terminate on whichever of the following dates occurs first:

- ☒ The date they're no longer a registered participant; or
- ☒ The date the policy terminates





## Benefits

**Accident medical expense** Up to \$20,000 — **Sickness medical expense** Up to \$10,000 — When injuries or sickness result in treatment by a legally qualified physician beginning within 30 days after the date of a covered accident, or first medical treatment for sickness, the company will pay for expense incurred up to the usual, reasonable charges normally made within the geographic area where treatment is performed for medically necessary: **(a)** treatment prescribed by a legally qualified physician; **(b)** services of a registered graduate nurse or licensed practical nurse (RN or LPN) who's not related to the registered member by blood or marriage; **(c)** hospital care or service (hospital room and board charges, payable up to the hospital's average semiprivate room charge); **(d)** X-ray examination; **(e)** prescription drug; and **(f)** physical therapy.

Benefits for expense due to surgery, including but not limited to: **(1)** surgeon's fees; **(2)** anesthetist's fees; **(3)** anesthesia; **(4)** operating room charges; and **(5)** surgical dressing and supplies; are payable at 100% of the usual and reasonable charges.

**Dental injury benefit** — This benefit pays for dental injuries up to a total of \$5,000 for medically necessary treatment and/or replacement of sound, natural teeth. If within the 52-week period following the date of the accident, the insured's attending dentist provides the company with written certification that dental treatment and/or replacement must be deferred beyond such 52-week period, the company will pay the estimated cost of such treatment; however, all dental benefits shall not exceed a total of \$5,000.

**Infectious exposure benefit** — This benefit pays for any expenses incurred by an insured person for infectious exposure screening tests and/or post-exposure prophylactic medical treatment recommended by a local health authority, or other medical personnel, due to the exposure to animals or insects while participating in an approved and supervised Girl Scout activity. Infectious exposure benefits are subject to any benefit period, deductible and coinsurance amount that apply to covered medical expenses. The maximum amount payable is \$1,500.

**Air ambulance expense** — Pays up to \$5,000 when, in the judgment of the duly authorized medical authority or the senior representative of the camp or activity, air ambulance service is needed to facilitate treatment of injuries and no other ambulance service is available. Pays up to \$3,000 for surface ambulance transportation to a hospital. Ambulance Expense benefits shall be paid as additional benefits and aren't included with other medical expense benefits under the \$20,000 aggregate limit for each accident.

**Surface ambulance expense** — Benefits for surface ambulance service, for surface transportation to a hospital are payable at 100%, up to \$3,000 under the coverage provided by Mutual of Omaha. In the event of a medical evacuation or repatriation, surface transportation benefits are available through AXA Assistance-USA in conjunction with their travel assistance services.

### Benefit Period

Benefits are payable only for service or treatment performed and supplies furnished within the 52-week period immediately following the date of the accident. This benefit period does not apply to the dental injury benefit.



### Return Transportation and Repatriation Benefit —

Benefits for return transportation expense will be coordinated and paid for by AXA Assistance-USA in conjunction with their travel assistance services.

**Specific loss accident 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:

Accident	Amount
Loss of life	\$15,000
Loss of both hands, both feet or both eyes	\$20,000
Loss of one hand and one foot	\$20,000
Loss of one hand and one eye or one foot and one eye	\$20,000
Loss of one hand, one foot or one eye	\$10,000
Loss of thumb and index finger of the same hand	\$5,000

When injuries result in hemiplegia, paraplegia or quadriplegia commencing within 60 days after the accident date and continuing for one year, the company will pay benefits as follows:

Accident	Amount
Hemiplegia	\$20,000
Paraplegia	\$20,000
Quadriplegia	\$20,000

Only one of the amounts (the largest applicable) named above will be paid for injuries resulting from one accident. This amount will be in addition to any other benefits for such accident.

**Heart or circulatory malfunction benefit** — In the event a registered youth member, within 90 days from the date they participated in an approved and supervised Girl Scout activity, suffers loss of life due to a disease or illness of the heart or circulatory system, a \$15,000 benefit is payable.

### Exceptions

Benefits aren't payable for: **(a)** injuries for which any benefits are payable under workers' compensation or employer's liability laws; **(b)** dental treatment, except for injuries to sound, natural teeth; **(c)** the cost of eyeglasses or examinations, therefore, unless necessitated by impairment of sight caused by injury covered by the policy; **(d)** injuries caused by act of declared or undeclared war; **(e)** the professional services of any person employed or retained by the holder or its councils; **(f)** suicide or attempted suicide while sane or insane (in Missouri, while sane only); **(g)** injuries that are intentionally self-inflicted; **(h)** injuries to which a contributing cause was the commission of or attempt to commit a felony; **(i)** injuries received while under the influence of a narcotic (does not apply to narcotics given on the advice of a physician). Hospitals or institutions used principally for the treatment or care of drug addicts or alcoholics, or as a clinic, convalescent home, rest home, nursing home or home for the aged aren't covered.

**Mutual of Omaha's  
record is your  
guarantee of service  
satisfaction.**

This Description of Coverage isn't a contract or a Certificate of Insurance. It's subject to the terms and conditions of the Master Policy issued to Girl Scouts of the USA.

# International Travel Assistance Services

(Comprehensive Worldwide Services 24 Hours a Day)

## Description of Coverage

AXA Assistance services can be secured in an emergency 24 hours a day, around the world, by making a toll free or collect telephone call to the AXA Service Center. AXA is strategically located around the world to intercede locally whenever needed in an emergency situation. Physicians and nurses experienced in emergency care and transport are available 24 hours a day to interact immediately when notified of an emergency situation, thus ensuring continuous contact between all interested parties including the treating physician(s), facilities, home physician(s), family members, and Girl Scout councils chartered by GSUSA.

Call AXA for any of the services below:



### Pre-Trip Services

- Health hazards advisory
- Health care facility identification
- Weather information
- Consulate and embassy locations
- Passport and visa information

### Technical Assistance Services

- Credit card, passport, ticket and documentation replacement
- Interpreter/translator services
- Lawyer referrals
- Assistance in posting bonds/bail
- Vehicle repatriation

### Travel Assistance Services

- Emergency cash assistance
- Hotel/motel reservations and information
- Lost/delayed luggage tracing

### Medical Assistance Services

- Locating medical care
- Medical insurance assistance
- Case communications
- Medically necessary repatriation
- Emergency medical evacuation
- Transportation for family member/friend
- Hotel convalescence arrangements
- Prescription drug assistance

Medical evacuation (which includes but isn't limited to return transportation and air ambulance services) and repatriation services are payable up to a combined single limit of \$50,000. All services are subject to the terms and conditions of a service agreement with AXA Assistance-USA. Services must be provided by AXA Assistance-USA. No claims for reimbursement will be accepted.



## Important Note



The plan will coordinate and pay for covered expenses incurred if an accidental bodily injury or sickness commencing while the insured is covered under this plan results in the necessary emergency evacuation if adequate medical facilities aren't available locally.

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The emergency evacuation must be arranged and approved by the medical director of AXA Assistance-USA. Medical considerations such as the insured's condition and ability to travel will determine the method and time of evacuation. The plan will coordinate and pay the reasonable expenses incurred to return the insured's body to the United States if death occurs while covered by the plan. Covered expenses include, but aren't limited to expenses for embalming, cremation, minimally necessary casket for transport and transportation.

For travel assistance inquiries outside the U.S., call AXA direct or collect at 312-935-3658. For inquiries within the U.S. call AXA toll free at 800-856-9947.

### **Please have the following information ready when you call AXA Assistance:**

- Your travel assist ID number: 9900MOO4GS.
- Your name, telephone number, nearby fax number (if possible), council name and number.
- Patient's name, your relationship to the patient, patient's age, and patient's Girl Scout council (if different than above).
- A description of the patient's condition.
- Name, location and telephone number of hospital, if applicable.
- Where the doctor can be reached now.
- 24-hour emergency contact name and telephone number for each participant.

These travel assistance benefits are subject to the terms and conditions of the service agreement issued. The travel assistance services described above are provided by and the sole responsibility of AXA Assistance-USA, which isn't affiliated in any way with the Mutual of Omaha companies.

This description of coverage summarizes the provisions of the policy and/or assistance service agreement issued to the Girl Scouts of the United States of America. Should there be any discrepancy between the policy and/or assistance service agreement and this description of coverage, policy or assistance service agreement provisions will prevail.