

Insurance Matters: *They're Vital!*

by Bob Hallett

"Are my personal assets at risk?"

"Are my children safe in Scouting programs?"

"Am I insured?"

These are the three most common questions adult volunteers and parents ask Scouts Canada. Because these questions all involve our risk management programs, let's take a look at them. It's bound to reassure you.

"Scouts Canada is committed to protecting its human and financial resources, as well as its goodwill assets." That's our Corporation's official policy on the subject. The Board of Governors, and the President and Chief Executive Officer, through the practice of effective risk management, are dedicated to safeguarding the safety and dignity of Scouting youths, adult volunteers, paid employees and anyone who has contact with Scouts Canada. In carrying out this policy, our prime focus involves delivering quality programs by skilled, talented adults in a safe environment.

Providing Excellent Protection, But...

Our insurance program is complex and made up of a number of policies underwritten by major insurers. As well, Scouts Canada insures some components itself. The liability coverage provided to registered adult volunteers is excellent, as long as they act within the scope of their duties and in accordance with our By-law, Policies and Procedures. As such, there is little or no risk that their personal assets would be threatened. Registered adult members are all "named insured" on our policies, and are covered for third-party liability, as well as liability resulting from participant injury.

Several exceptions to this rule bear explaining.

1. *Accusations.* If you, as an adult volunteer, intentionally cause personal injury to someone (e.g. child abuse), our policies do *not* cover you.

Another concern of many involves false accusations or being charged with a criminal offence, but not found

guilty. Scouting has no up-front coverage or financial assistance for this scenario; however, if you are found not guilty, there is a procedure where you can make application to Scouts Canada and seek reimbursement of legal expenses, provided the accusation or charge was a result of your Scouts Canada role.

2. *Driving passengers in private vehicles.* Adults who take passengers in their private vehicle, even if it is to drive them to a Scouting meeting or activity, *do so at their own risk.* Scouts Canada accepts no liability in this area.

We're Concerned About Safety

We can achieve a safe environment for youth members in a number of ways. A strict adult volunteer screening policy ensures we have adults who do not place our youths at risk; as well, screening gives us assurance that these volunteers will act as suitable role models and provide quality leadership. Scouting also practices two-deep leadership, and educates youths and their parents to identify what Scouting activities are appropriate for their child. We offer the *Camping and Outdoor Activity Guide*, which helps leaders assess risks and take necessary actions to ensure safety. As well, Scouting has forms that are necessary to seek proper approval, and provide appropriate information to all concerned regarding the activity.

To maintain the coverage we already enjoy, Scouts Canada must limit our exposure, especially in property situations involving third-party use. Scouts Canada must be careful when entering into agreements that we are not increasing our liability exposure; we must not void our insurance coverage by waiving the rights of youth members, which can also expose their parents as well.

Scouts Canada provides excellent insurance coverage to our membership. As the organization moves forward, it is important to note that any procedures we put in place will ensure that skilled adult volunteers can deliver quality programs in a safe environment. X

- Bob Hallett is the Executive Director, Operations Division, National Office.

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