

# **Accident Insurance for LDS Units**

On July 10, 2003, Debra C. Griffith, Director for Insurance and Risk Management for Boy Scouts of America (BSA), sent a letter/memorandum under the subject title of "New Choice for our Council Accident and Sickness Insurance Program". Debra explains that effective September 1, 2003 councils who have accident and sickness coverage with Mutual of Omaha will be transferred to ACE American Insurance Company at their renewal date. Health Special Risk (HSR), the company that administers the new program, will contact Scout Executives the month prior to their renewal date with more information.

The purpose of this memorandum is to reaffirm the position of the BSA and HSR in relation to accident medical insurance with units chartered by The Church of Jesus Christ of Latter-day Saints (LDS). Council's annual premium is calculated by multiplying the fee from HSR times your average membership less LDS units.

The reason for not including LDS units (and their members) is because LDS units have accident medical coverage through Deseret Mutual. HSR has agreed to exclude LDS units from coverage. Do not include LDS units in your membership numbers that are submitted to HSR. If your council has not complied with this request, please call me directly at (801) 530-0004.

LDS units file their own accident medical claims directly with Deseret Mutual. LDS Ward Bishop or Branch President should have the necessary paperwork.

Keep in mind LDS scouting units are included in the BSA general liability policy and receive the same liability coverage as other scouting units. Claims involving potential liability concerns arising from LDS scouting activities should be reported to the local council executive who then follows BSA general liability incident reporting guidelines.

I have visited with Debra Griffith (BSA) and representatives from the Risk Management Department of the LDS Church and they have verified this information.

*C. Bradford "Brad" Allen, Director  
LDS Relationships – BSA  
January 15, 2004*