

DWC Insurance Fee Increase

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 protect our camp properties and facilities, vehicles, and other assets. We also experienced increases to general liability insurance to protect our registered Scouts, Leaders and Chartered Organizations who participate in and sponsor Scouting programs across New Hampshire.

For more than 15 years, the Daniel Webster Council (DWC) has subsidized insurance costs and absorbed all increases, holding the per-registered-member rate at only \$1, which is far below the actual cost. To illustrate the impact on the annual operating budget, the DWC collects approximately \$13,000 and pays out over \$145,000 in insurance costs; see cost per member below. With the continued rising cost of insurance, the DWC can no longer subsidize these costs and remain fiscally strong. The new per-member insurance rate will increase with the removal of the subsidies.

Prepare for the Change in Fee

The annual fee of \$1 per person will increase to \$12 per person beginning with the 2020 charter renewal process scheduled to begin in December 2019.

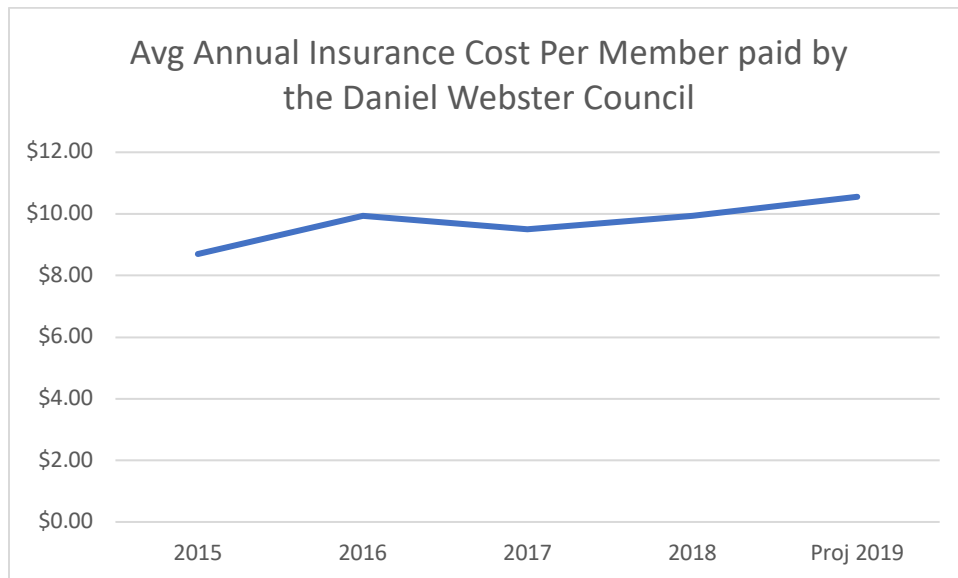
Ways you and your unit can raise the funds to cover the \$12 Insurance Fee:

- Participate in the annual popcorn sale and have each Scout sell an additional three containers of popcorn.
- Add the additional fee of \$12 to any unit dues or registration fees to be collected during the unit re-charter process.
- Request financial support from your Chartered Organization.

If you have questions or need guidance in implementing the fee change, please contact:

Deric Wertz, Chief Operating Officer & Director of Field Service at Deric.Wertz@scouting.org, or

John Arico, Council Commissioner at dwccommissioner@gmail.com



FREQUENTLY ASKED QUESTIONS

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.

Who does the Insurance Fee apply to?

The Insurance Fee applies to all registered Cub Scouts, Scouts BSA, Venturing, Exploring members and registered Adult Leaders.

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 Daniel Webster Council. Each unit will be charged \$12 for each registered youth and adult member.

What types of insurance does the Daniel Webster Council purchase and provide?

The Daniel Webster Council purchases insurance to cover our properties and assets including buildings, equipment, and vehicles against loss or damage. In 2019, the Daniel Webster 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
- Workers Compensation

Does the Daniel Webster Council review its insurance policies and rates periodically?

Yes. The Daniel Webster 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.

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 re-charter 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 there are no fees assessed for these roles, there will not be an insurance fee assessed either.

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.

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 re-charter process.
- Request financial support from your Chartered Organization.

Whom can I contact if I have additional questions?

Deric Wertz, Chief Operating Officer & Director of Field Service at Deric.Wetz@scouting.org, or
John Arico, Council Commissioner at dwccommissioner@gmail.com