



# Risk Management Guide For Units

Revised September 1, 2010

2010 Updates:

- ◆ Emergency Phone Numbers, cover page
- ◆ New Trek Safety Training, page 7
- ◆ New online filing of tour permits, page 5

The purpose of this guide is to prepare adult leaders to conduct Scouting activities in a safe and prudent manner. Policies and guidelines have been established because of the need to protect members from risk and hazards that have been identified through ninety-plus years of Scouting experience. This guide provides adult leaders with information on:

- ❖ **Council Emergency Procedures**
- ❖ **Youth Protection Procedures**
- ❖ **Insurance Coverages**
- ❖ **Tour Permits**
- ❖ **BSA Rules and Regulations**
- ❖ **BSA Training Courses for Health & Safety**

**Every registered adult leader should have a copy of this important council resource.**

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In the case of a reportable situation, it is the responsibility of the person in charge of the event/function/trip to contact one of the following Council officials:

Council Scout Executive	<b>Eric Magendantz</b> B: 403-431-9BSA Cell: 402-881-9984
Director of Field Service	<b>Nathan Young</b> B: 403-431-9BSA Cell: 402-750-4388
Assistant Scout Executive	<b>Lisa Russell</b> B: 402-431-9BSA Cell: 402-990-7348
Public Relations Director Media Contact	<b>Katie Godbout</b> B: 402-431-9BSA Cell: 402-981-0795

## COUNCIL EMERGENCY PROCEDURES

All youth activities have some potential for accidents or fatal injury. If an accident or serious injury occurs, it is important that the Mid-America Council be prepared to respond in an appropriate manner. The following procedures have been established to guide volunteers and staff personnel as they relate to fatal or serious accidents, injuries, or illness.

1. Proper planning to avoid possible injuries and for adequate emergency response is the responsibility of all Scouting leaders. In addition, the observance of all laws that might apply to a Scouting event is necessary, for example, speed limits, wearing of seat belts, tire maintenance, and reading and following safety precautions, etc.
2. In an event where an individual is injured or serious illness occurs, proper and adequate care, treatment, and transportation of the individual is of primary importance. Careless handling of a victim following an accident can make the injuries worse.
3. The next responsibility is to notify the proper Scouting authorities. It is the council policy that the following be reported to the Council Scout Executive or his designee as soon as practically possible:
  - ❖ All deaths or serious injuries;
  - ❖ Injury to a Scout or adult on a Scout function (on or off Scout property) in which medical treatment other than at-scene first aid is necessary or recommended;
  - ❖ Any situation occurring in connection with a Scout function (whether on or off Scout property) in which a Scout or adult is transported to a hospital, whether or not the Scout/adult is admitted.
4. The Council official will make arrangements to contact the family physician or other medical assistance as required or requested by the parent or guardians and to provide transportation, counseling, or other support as is within the purview of the Council. Arrangements will be made to secure personal equipment for safe delivery to the home, if requested.
5. The Council official handles procedures regarding insurance, media relations, and ensures that National and local Scout policies are met.

It is the hope of the Council that with thorough prior planning and emphasis on safety, Scouting can avoid accidents and injury. Should they occur, however, it is the responsibility of all BSA leaders to respond and follow the procedures indicated. The concern for the injured person(s) and their family is of primary importance.

## PRESS RELATIONS

In responding to the news media, the following principles should be observed:

1. It is the Council policy to work with the media to provide factual, accurate, and timely information. The Council will not adopt a “no comment” attitude.
2. Only one Council spokesperson will be selected to be the news source, usually the Council Scout Executive or Council President. **Individual leaders/adults should refer all media inquires to the Council news source and should give accurate directions for locating the Council news source.**
3. The Council spokesperson will note which representatives of the media were involved. If possible, a press release or media advisory will be prepared as soon as possible so that all media representatives are given the same information.

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**Reporting Procedure:** In the case of a reportable situation, it is the responsibility of the person in charge of the event/function/trip to contact one of the Council officials as listed on the cover of this guidebook.

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# YOUTH PROTECTION PROCEDURES

The Mid-America Council feels **EDUCATION IS THE KEY** to creating additional protection and security for our Scouts. Through adult leader Youth Protection Training, we hope to bring awareness to all adults who work with youth on the following:

- ❖ **Recognizing** situations that place a child at-risk of abuse, how child abusers operate, and how to deter a child abuser from entering into the Boy Scouts of America.
- ❖ **React or Respond** to a child who has been abused, and the type of abuse they have fallen victim to.
- ❖ **Report** a suspected case of abuse within Scouting procedure and State Law.

As a volunteer for the nation's largest youth organization, you should be aware of how to help a child in need, and how to keep child abusers out of the Boy Scouts of America.

The Mid-America Council hopes to educate all adult leaders through Youth Protection Training in order to create a barrier to child abuse and to abusers.

All adults should plan to attend Youth Protection Training. A child deserves no less.

Units are required to assign the responsibility for Youth Protection to an assistant unit leader in order to qualify for the National Quality Unit Award.

The assistant leader selected for this responsibility should make sure that the following conditions are met:

- ❖ Ensure all registered adults receive the current youth protection training.
- ❖ Coordinate the education of parents on the issue of Child Abuse.
- ❖ Provide youth protection training for all youth using the appropriate materials and videos.

To do all this, the leader must be equipped with the right knowledge and materials. Each District has a youth protection training team ready to provide the resources and support necessary to be successful in your unit.

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**Reporting Procedure:** It is the policy of the Mid-America Council that a suspected or observed case of child abuse or victimization involving a participant in any program, activity, camp or unit of the Boy Scouts of America be immediately reported to the Council Scout Executive or first available Council official listed on the cover of this guidebook.

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## Barriers to Abuse Within Scouting

The BSA has adopted the following policies to provide additional security for our members. These policies are primarily for the protection of our youth members; however, they also serve to protect our adult leaders from false accusations of abuse. Full descriptions of these barriers are outlined in Youth Protection Training.

- ◆ Two-deep Leadership
- ◆ No one-on-one Contact
- ◆ Respect of Privacy
- ◆ Separate Accommodations
- ◆ Proper Preparation for High Adventure Activities
- ◆ No Secret Organizations
- ◆ Appropriate Attire
- ◆ Constructive Discipline
- ◆ Hazing Prohibited
- ◆ Junior Leader Training and Supervision

## INSURANCE COVERAGE FOR VOLUNTEERS

Listed below is a brief outline of the insurance coverages provided by the Mid-America Council through the support of the Friends of Scouting campaign and activity fees.

### COUNCIL ACCIDENT AND SICKNESS INSURANCE PLAN

This Accident and Sickness insurance is provided for youth members and adult volunteer leaders registered in the Council. (LDS units carry their own accident insurance coverage.) This plan provides coverage for accidents and sickness (as well as accidental death and dismemberment) while participating in any official Scouting activity, including going to and from meetings. New members are automatically covered under this plan. Non-Scouts attending scheduled activities (including group travel to and from activities) for the purpose of being encouraged to participate in Scouting are also automatically covered. However, the plan does not cover parents, siblings, or other guests.

Coverage is primary. Claim forms and additional information on coverage, limits, etc., may be obtained by contacting the Council Service Center.

### COMPREHENSIVE GENERAL LIABILITY INSURANCE

This coverage provides primary general liability coverage for **registered** Council, volunteer Scouters, Scouting units, chartered organizations, and Scouting professionals and employees, with respect to claims arising in the performance of their duties in Scouting with the exception that the coverage is excess over any insurance which may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. This insurance is only available while the vehicle or watercraft is in actual use of a Scouting unit and being used for a Scouting purpose. Coverage is for more than \$15 million for bodily injury and property damages.

The insurance provided unregistered Scouting volunteers through the BSA General Liability Insurance program is excess over any other insurance the volunteer might have to his or her benefit, usually a homeowners, personal liability, or

auto liability policy. There is no coverage for those who commit intentional or criminal acts.

Because of the high limits, volunteers should not be placed in a position where their assets are jeopardized because of a negligence liability claim or lawsuit.

### AUTOMOBILE LIABILITY INSURANCE

All vehicles **MUST** be covered by a liability insurance policy. The amount of this coverage must meet or exceed the insurance requirement of the State in which the vehicle is licensed. It is recommended that coverage limits are at least \$50,000/\$100,000/\$50,000. Any vehicle carrying 10 or more passengers is **REQUIRED** to have limits of \$100,000/\$500,000/\$100,000 or \$500,000 single limit. In case of rented vehicles, the requirement of coverage limits can be met by combining the limits of personal coverage carried by the driver with coverage carried by the owner of the rented vehicle. All vehicles used in travel outside the United States must carry a liability insurance policy that complies with or exceeds the requirements of that country.

The Council's automobile liability insurance is excess of the insurance of the owner of the auto carries, providing insurance protection above the limits carried on the auto up to the Council's \$15,000,000 limit of coverage.

A Tour Permit is required when units travel more than 10 miles from home. Den field trips of only a few hours do not require a Tour Permit. National Tour Permits are required of all trips more than 500 miles (one way). These permits list the drivers' names and limits of automobile liability insurance carried.

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For information, claim forms, or if legal papers are served in a Scouting-related incident, please contact the Director of Accounting at the Council Service Center, 402-431-9BSA(9272).

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# TOUR PERMITS

## PROTECTING YOUR ASSETS

Tour permits are required by the BSA. Tour Permits have become recognized by national parks, military institutions, and other organizations as proof that a unit activity has been well planned and organized, and is under qualified leadership.

The Tour Permit formally classifies the outing as an official Scout activity. Insurance coverage only applies to official Scout activities. Filing a Tour Permit signifies that a unit recognizes that BSA registration policies are being followed and national requirements are being met. Units are aware of safety, insurance and supervision policies of the Boy Scouts of America. Such policies are outlined in the *Guide to Safe Scouting*.

Tour Permits help the council know “what is going on,” by providing detailed information regarding unit outings and trips. It reinforces leader requirements, especially in regards to Youth Protection. It provides information to locate a unit if an emergency arises, and lets the council know of a point of contact when an emergency develops. It also reinforces driver and insurance requirements. In summary, Tour Permits re-enforce planning, safety, and two-deep leadership.

Failure to file a Tour Permit does not relieve units or their leadership from abiding by the rules and regulations of the BSA. The Council is committed to providing a safe, fun environment for youth to enjoy, and protecting adult leaders from undue risk of litigation. Compliance to these Tour Permit guidelines ensure that the BSA is fulfilling its obligation to provide for the well being and safety of its membership.

## WHEN AND HOW TO FILE A TOUR PERMIT?

**Two Weeks in Advance.** This requirement helps ensure that trips are well planned, and allows time to correct forms if necessary. This includes *faxed permits*. Because of the large number of permits filed daily, late/rush approvals can cause delays.

Unit leaders may file a Tour Permit by:

1. **Hand Delivering** to Council Service Center. As staff time allows, approval can be given on the spot, or a copy will be mailed.
2. **Mailing** to Council Service Center. Approved copies will be mailed back to the unit leader.
3. **Faxing (or use of any other electronic method)** to Council Service Center. As staff time allows, Tour Permit approval will be given as quickly as possible. Approved copies can be mailed, emailed or re-faxed. Please indicate on a fax cover sheet your desire to have copy mailed or re-faxed.
4. **New online filing** of tour permits can be come by anyone registered in the unit. The driver list need only be put in once.

Include required signatures. Two individuals must sign each Tour Permit. Each signature attests to the correctness of the information

## LOCAL TOUR PERMITS

Local Tour Permits are required for trips and outings under 500 miles (one way) from regular meeting location. Do not file Tour Permits for trips less than 10 miles from home. Den field trips of only a few hours do not require a Tour Permit. All outings that have aquatic activities require a Tour Permit.

## NATIONAL TOUR PERMITS

A National Tour Permit is required for trips in excess of 500 miles from home (one way) or outside the continental United States. Permits are approved at the National level and require a minimum of thirty days to process.

## DISTRICT & COUNCIL ACTIVITIES

Most District/Council activities will require that an approved permit be shown to gain access to the event. For example, Camporees, Scout-O-Rama, and summer camps require an approved permit to be on hand with the unit leader.

## PERMISSION SLIPS

For all activities, trips, & outings, it is highly recommended that each youth provide a signed permission slip from parents authorizing them to participate, and for the leader to seek medical attention if required. Even when Tour Permits are not necessary, it is wise to have the slips on hand. A sample permission slip is attached.

## HELPFUL HINT

Experience has shown that delays in submitting Tour Permits occur because tour leaders are having a difficult time compiling the driver information.

To help, each unit may submit a “Possible Driver” list. List every eligible parent driver on a reproducible page, and submit the entire sheet with each Tour Permit, regardless if the driver provides transportation or not. This list must be submitted every time.

## GUIDE TO SAFE SCOUTING

The *Guide to Safe Scouting* is a Unit Leader's guide for current policies and procedures to safe activities in the Boy Scouts of America. It outlines rules and regulations that must be followed for all Scouting functions, including adult leadership, transportation, and medical information.

The *Guide to Safe Scouting*, No. 34416B, may be purchased at the Mid-America Energy Scout Center or the Gottschalk Scout Shop. It is also available online at [www.scouting.org](http://www.scouting.org).

Before any Tour Permit may be filed, the Tour leader verifies that he/she has a copy of the *Guide to Safe Scouting* and has read it.

Other resources that cover BSA rules and regulations include *Health & Safety Guide*, No. 34415B and *Tours and Expeditions*, No. 33737C.

## TRAINING COURSES

The Mid-America Council recognizes the immediate need to train adult leaders in the proper design and operation of safe Scouting programs. There are four safety courses offered that provide the most important and valuable of lessons on the Health & Safety issues of the BSA: BSA Health & Safety, Youth Protection, Climb on Safely, and Safe Swim Defense/Safety Afloat.

### BSA HEALTH & SAFETY

Experience has shown that the vast majority of serious injuries and fatalities reported to the National Health & Safety Service occurred in unit-related activities conducted off council properties. "Safe Activities are great activities." This course emphasizes the importance of qualified supervision and discipline. At least one leader from every unit is encouraged to complete this course and help promote the principles of safe Scouting. Participants will learn about the *Guide to Safe Scouting*, Sweet 16 of Safety, and the Risk Zone.

### YOUTH PROTECTION

This course will bring awareness to all adults who work with youth on the following:

- ❖ **Recognizing** situations that place a child at-risk of abuse, how child abusers operate, and how to deter a child abuser from entering the BSA.
- ❖ **React or Respond** to a child who has been abused, and the type of abuse they have fallen victim to.
- ❖ **Report** a suspected case of abuse using Scouting procedures and California State Laws.

Supplements to the Youth Protection Training are video programs for youth and parents. *A Time to Tell*, is designed to be view by 11 to 14 year olds. *It Happened to Me*, is developed for youth ages 6 to 10. *Personal Safety Awareness*, is designed to be viewed my members in the Venture program.

### CLIMB ON SAFELY

Climb on Safely is the Boy Scouts of America's recommended procedure for conducting climbing/rappelling at a natural site or a specifically designed facility, such as a climbing wall or tower.

### SAFE SWIM DEFENSE & SAFETY AFLOAT

Every unit will need a qualified, trained person over the age of 21 to supervise aquatic activities. This course will help unit leaders understand the rules and regulations for BSA aquatic activities, and the role leaders play in providing fun, safe events. Re-certification is required every two years.

### WEATHER HAZARDS

Weather Hazards is required for some Scouting activities. Each unit needs to determine if it is appropriate for their activity.

### TREK SAFELY

Trek Safely is the Boy Scouts of America's recommended procedure for organizing and carrying out outdoor treks including hiking, backpacking, canoeing, horseback riding, caving, rafting, kayaking, sailing, ski touring, mountain climbing, and mountain biking.

## COUNCIL SERVICE CENTERS

FOR MORE INFORMATION, PLEASE CONTACT YOUR DISTRICT HEALTH & SAFETY CHAIRPERSON,  
OR CONTACT A COUNCIL SERVICE CENTER NEAR YOU:

**Council Headquarters**

124 West Maple Rd.  
Omaha, NE 68164  
402-431-0700  
402-431-0444  
Fax 916-929-4461

**Council Website**

[www.mac-bsa.org](http://www.mac-bsa.org)

**Gottschalk Scout Shop**

1-877-5BSAMAC

**Mid-American Energy Scout Center**

1102 Tri-View Avenue  
Sioux City, IA 51103  
(712) 255-8846  
Fax (712) 255-9587



*The Mission of the Mid-America Council is to  
Prepare young people to make ethical choices over  
their lifetimes by instilling in them the values of the  
Scout Oath and Law*

## Accident Report Form

Unit # \_\_\_\_\_ District \_\_\_\_\_ Reporting Date: \_\_\_\_\_

Tour Permit # \_\_\_\_\_

Injured Person: \_\_\_\_\_ Age: \_\_\_\_\_

Where/Time of Incident: \_\_\_\_\_

Others Involved: \_\_\_\_\_

Incident Reported To: \_\_\_\_\_ Time: \_\_\_\_\_ Date: \_\_\_\_\_

Describe Cause of Incident/Injury:

Leader(s) in Charge: \_\_\_\_\_ Phone # \_\_\_\_\_

\_\_\_\_\_ Phone # \_\_\_\_\_

Detailed description of action taken at time of accident:

Additional follow-up necessary:

Submitted By: \_\_\_\_\_ Unit # \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail: \_\_\_\_\_

Eric Magendantz, Scout Executive/President  
B: 402-431-9272  
C: 402-881-9984

### Suspected Child Abuse Reporting Form

Submitted By: \_\_\_\_\_ Unit # \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail: \_\_\_\_\_

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Name of Suspected Abuser: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone # \_\_\_\_\_

Scouting Position (if known): \_\_\_\_\_

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Child's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Parent's Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

Physical Indicators Observed:

Behavioral Indicators Observed:

Other Indicators Observed/Known:

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Date of Report: \_\_\_\_\_

Signature: \_\_\_\_\_

## **CHILD ABUSE REPORTING REQUIREMENTS**

### **CONTACTING THE COUNCIL**

The Boy Scouts required immediate notification to the Scout Executive, (Eric Magendantz) whenever information about possible child abuse in the Boy Scout program is uncovered. The current policy for after-hours notification is to wait until the next business day and call the Durham Scout Center in Omaha at 402-431-9BSA.

The Scout Executive will ensure that all state reporting requirements have been met and will also take measures to protect the youth in the Scouting movement.

If an immediate report is to be made due to extreme urgency, a contact to the State Child Protective services should be made: NE 1-800-652-1999, IA 1-800-362-2178, SD 1-866-847-7338. The council should be contacted by leaving a message on the council service center answering machine. The "Suspected Child Abuse Reporting Form" should be completed and submitted to the council.

### **REPORTING CHILD ABUSE IN (Nebraska, Iowa and South Dakota)**

The law says any person having reasonable cause to believe that a child has been subjected to child abuse or acts of child abuse shall report this information immediately to the Division on Youth and Family Services (DYFS).

From 9:00am to 5:00pm weekdays, reports of child abuse and neglect can be made to the local DYFS district office. There is at least one district office in every county. The State Child Protective Services operates a toll-free, 24hr, seven-day-week hotline: NE 1-800-652-1999, IA 1-800-362-2178, SD 1-866-847-7338 to receive reports of child abuse and neglect. Calls received at OCAC during normal working hours are immediately referred to the appropriate district office, and calls received after hours are referred to the Special Response Unit (SPRU).

DYFS accepts all allegations of child abuse and neglect, a DYFS caseworker shall investigate the allegations and take such action as is necessary to ensure the safety of the child.

### **IMMUNITY FROM CIVIL OR CRIMINAL LIABILITY**

Any person who, pursuant to the law, reports abuse and neglect or testifies in a child abuse hearing resulting from such a report is immune from any criminal or civil liability as a result of such action.

### **PENALTY FOR FAILURE TO REPORT**

Any person who knowingly fails to report suspected abuse or neglect pursuant to the law or to comply with the provisions of the law is a disorderly person and subject to a fine up to \$1,000 or up to six months imprisonment, or both.

**Permission Slip and Waiver of Responsibility**  
**Boy Scouts of America Unit \_\_\_\_\_**  
**Charter Partner: \_\_\_\_\_**

Activity:	
Location:	
Date, time and place of departure:	
Date, time and place of return:	
Expenses:	
Each scout should bring:	
Emergency contact:	



**Permission to Participate and Release of Liability**

I understand that participation in the activity may expose my son/ward (Scout) to risk of serious injury or death. I also understand that Troop leaders are not medical professionals and medical care may be more than 30 minutes away in the event of an accident. Despite these risks, on behalf of Scout and myself, I agree to Scout's participation in the activity and release the Troop leaders, sponsor, officers, agents, and representatives of the Boy Scouts of America from all claims or liability arising from Scout's participation in the activity. I intend this release to include any act or failure to act by the released parties, whether arising from their negligence or otherwise, to the maximum extent permitted by law.

I have provided Scout's current and accurate medical information on the Annual BSA Health and Medical Record (2008 Printing). Scout is responsible for taking his own medication. I authorize Troop leaders to disclose Scout's medical information to others and to obtain medical treatment for Scout at my expense. By signing this document, I intend to provide a broader release of liability than the release contained in the Annual BSA Health and Medical Record.

I understand that Scout is required to be properly equipped to participate in the activity, to actively participate in planned events, to exhibit behavior consistent with the principles of scouting, and to follow directions of the Troop leaders. I agree to discuss these requirements with Scout and to pick Scout up at the location of the activity upon request if he fails to follow these requirements.

\_\_\_\_\_

(signature of parent or guardian)

\_\_\_\_\_

(date)

Activity: \_\_\_\_\_

EMERGENCY INFORMATION: (If none, please state "none")

During the activity listed above I can be contacted at the following phone numbers and will accept long distance calls:

( ) \_\_\_\_\_ ( ) \_\_\_\_\_

MEDICAL INSURANCE INFORMATION:

Company: \_\_\_\_\_ Policy No.: \_\_\_\_\_ Group Policy No.: \_\_\_\_\_