

Optional Insurance Guidelines

Plan 2 Optional Insurance can be purchased for non-members (to include siblings formerly referred to as “tagalongs”) if they are age appropriate and actively participating in the activities. The key is that the “tagalongs” must be of an age and skill level to truly be an active participant.

Two questions to ask yourself before purchasing additional insurance:

- Is this an age-appropriate activity for the non-Girl Scout/tag/alternate-level Girl Scout? (Safety Activity Checkpoints can provide some guidelines too.)
- Will the non-Girl Scout/tag/alternate-level Girl Scout actively participate in the activities/meeting?

Sample situations when a non-Girl Scout/sibling/alternate-level Girl Scout meets the criteria for additional insurance/coverage:

- Girl Scout Cadette assisting at a Girl Scout Daisy meeting
- A sibling/non-Girl Scout attends and actively participates in a skating event
- A parent comes to the bridging ceremony and helps with the snacks and crafts
- A Daisy comes along on a Bronze Award project and helps count pencils for backpacks
- The troop takes a “family trip” to the zoo for their end of year blowout

Sample situations when a non-Girl Scout/sibling/alternate-level Girl Scout **does not** meet the guidelines for additional insurance / coverage

- Girl Scout Daisy tagging along with the parent who is leading a Girl Scout Cadette group
- A sibling/non-Girl Scout coming to a meeting/event and taking a nap or doing their homework
- A parent comes to Thinking Day and sits on the sidelines and just watches the room
- A Daisy comes along on a Bronze Award project for building tables (This is not an appropriate activity, per Safety Activity Checkpoints.)
- The troop takes a troop-only trip to the zoo and mom happens to be following the troop around with the toddler