CHAPTER 4: SAFETY-WISE
(Revised April 2017)

In Girl Scouting, the emotional and physical safety and well-being of girls is always a top priority. Here’s what you need to know.

Knowing Your Responsibilities
You (the volunteer), the parents/guardians of the girls in your group, and the girls themselves share the responsibility for staying safe. The next three sections provide more details on everyone’s responsibilities.

Responsibilities of the Volunteer
Every adult in Girl Scouting is responsible for the physical and emotional safety of girls, and we all demonstrate that by agreeing to follow these guidelines at all times.

1. Follow the Safety Activity Checkpoints (Safety Activity Checkpoints can be found under Resources on the VTK).
   Instructions for staying safe while participating in activities are detailed in the Safety Activity Checkpoints, available from your council. Read the checkpoints, follow them, and share them with other volunteers, parents and girls before engaging in activities with girls.

2. Points common to all Safety Activity Checkpoints include:
   - **Girls plan the activity.** Keeping their grade-level abilities in mind, encourage girls to take proactive leadership roles in organizing details of the activity.
   - **Arrange for proper adult supervision of girls.** Your group must have at least two unrelated, approved adult volunteers present at all times, plus additional adult volunteers as necessary (this is dependent upon the size of the group and the ages and abilities of girls). Adult volunteers must be at least 18 years old (or the age of majority defined by your state, if it is older than 18), and must be screened by your council before volunteering. One lead volunteer in every group must be female.
   - **Get parent/guardian permission.** When an activity takes place that is outside the normal time and place, advise each parent/guardian of the details of the activity and obtain permission for girls to participate.
   - **Communicate with council and parents.** Follow council procedures for activity approval, certificates of insurance, and council guidelines about girls’ general health examinations. Make arrangements in advance for all transportation and confirm plans before departure.
   - **Be prepared for emergencies and compile key contacts.** Work with girls and other adult volunteers to establish and practice procedures for emergencies related to weather, fire, lost girls/adults and site security. Give an itinerary to a contact person at home; call the contact person upon departure and return. Create a list of girls’ parents/guardian contact information, telephone numbers for emergency services and police, and council contacts—keep on hand or post in an easily accessible location. Always keep handy a well-stocked first-aid kit, girl health histories and contact information for girls’ families. Check activity-specific Safety Activity Checkpoints to determine the type of first aider needed.
   - **Get a weather report.** On the morning of the activity, check weather.com or other reliable weather sources to determine if conditions are appropriate. If severe weather conditions prevent the activity, be prepared with a backup plan or alternate activity, and/or postpone the activity. Write, review, and
practice evacuation and emergency plans for severe weather with girls. In the event of a storm, take shelter away from tall objects (including trees, buildings, and electrical poles). Find the lowest point in an open flat area. Squat low to the ground on the balls of the feet, and place hands on knees with head between them.

**Use the buddy system.** Using the buddy system, girls are divided into teams of two. Each girl is responsible for staying with her buddy at all times, warning her buddy of danger, giving her buddy immediate assistance if safe to do so, and seeking help when the situation warrants it. Girls are encouraged to stay near the group or buddy with another team of two, so in the event someone is injured, one person cares for the patient while two others seek help.

3. **Report abuse.** Sexual advances, improper touching and sexual activity of any kind with girl members, as well as physical, verbal and emotional abuse of girls is strictly forbidden. Follow your council’s guidelines for reporting concerns about abuse or neglect that may be occurring inside or outside of Girl Scouting.

4. **Travel safely.** When transporting girls to planned Girl Scout field trips and other activities that are outside the normal time and place, every driver must be an approved adult volunteer, age 21 or over and have a good driving record, a valid license and a registered/insured vehicle. Insist that everyone is in a legal seat and wears her seat belt at all times, and adhere to state laws regarding booster seats and requirements for children in rear seats.

5. **Ensure safe overnight outings.** Prepare girls to be away from home by involving them in planning, so they know what to expect. Avoid having men sleep in the same space as girls and women. During family or parent-daughter overnights, one family unit may sleep in the same sleeping quarters in program areas. When parents are staffing events, daughters should remain in quarters with other girls rather than in staff areas.

6. **Role-model the right behavior.** Never use illegal drugs. Don’t consume alcohol, smoke, or use foul language in the presence of girls. Do not carry ammunition or firearms in the presence of girls, unless given special permission by your council for group marksmanship activities.

7. **Create an emotionally safe space.** Volunteers are responsible for making Girl Scouting a place where girls are as safe emotionally as they are physically. Protect the emotional safety of girls by creating a team agreement and coaching girls to honor it. Agreements typically encourage behaviors like respecting a diversity of feelings and opinions; resolving conflicts constructively; and avoiding physical and verbal bullying, clique behavior and discrimination.

8. **Ensure that no girl is treated differently.** Girl Scouts welcomes all members, regardless of race, ethnicity, background, disability, family structure, religious beliefs and socioeconomic status. When scheduling, planning and carrying out activities, carefully consider the needs of all girls involved, including school schedules, family needs, financial constraints, religious holidays and the accessibility of appropriate transportation and meeting places.

9. **Promote online safety.** Instruct girls never to put their full names or contact information online, engage in virtual conversation with strangers, or arrange in-person meetings with online contacts. On group websites, publish girls’ first names only and never divulge their contact information. Teach girls the [Girl Scout Internet Safety Pledge](https://www.girlscouts.org/membership/girl-scout-Internet-Safety-Pledge) and have them commit to it.
10. **Keep girls safe during money-earning activities.** Girl Scout cookies and other council-sponsored product sales are an integral part of the program. During Girl Scout product sales, you are responsible for the safety of girls, money and products. In addition, a wide variety of organizations, causes and fundraisers may appeal to Girl Scouts to be their labor force. When representing Girl Scouts, girls cannot participate in money-earning activities that represent partisan politics or are not Girl Scout–approved product sales and efforts.

11. **Keep girls safe during money-earning activities.** Girl Scout cookies and other council-sponsored product sales are an integral part of the program. During Girl Scout product sales, you are responsible for the safety of girls, money and products. In addition, a wide variety of organizations, causes and fundraisers may appeal to Girl Scouts to be their labor force. When representing Girl Scouts, girls cannot participate in money-earning activities that represent partisan politics or are not Girl Scout–approved product sales and efforts.

**CAUTION:** When activities involve unpredictable safety variables, they are not recommended as Girl Scout program activities. These include but are not limited to:

- Bungee Jumping
- Flying in small private planes, helicopters or blimps
- Go-Carting
- Hang gliding
- Hot air ballooning
- Hunting
- Motor biking
- Parachuting
- Parasailing
- Riding all-terrain vehicles
- Riding motorized personal watercraft such as jet skis
- Skydiving
- Stunt skiing
- Outdoor trampolining
- Zorbing
Responsibilities of Parents and Guardians

You want to engage each parent or guardian to help you work toward ensuring the health, safety and well-being of girls. Clearly communicate to parents and guardians that they are expected to:

Provide permission for their daughters to participate in Girl Scouting as well as provide additional consent for activities that take place outside the scheduled meeting place. This can include such activities as: product sales, including Digital Cookie; overnight travel; the use of special equipment; or sensitive issues.

Make provisions for their daughters to get to and from meeting places or other designated sites in a safe and timely manner, and inform you if someone other than a parent or guardian will drop off or pick up their child.

Provide their daughters with appropriate clothing and equipment for activities, or contact you before the activity to find sources for the necessary clothing and equipment.

Follow Girl Scout safety guidelines and encourage their children to do the same.

Assist you in planning and carrying out program activities as safely as possible.

Participate in parent/guardian meetings.

Understand what appropriate behavior is for their daughters, as determined by the council and you.

Assist volunteers if their daughters have special needs or abilities and their help is solicited.

Responsibilities of Girls

Girls who learn about and practice safe and healthy behaviors are likely to establish lifelong habits of safety consciousness. For that reason, each Girl Scout is expected to:

Assist you and other volunteers in safety planning.

Listen to and follow your instructions and suggestions.

Learn and practice safety skills.

Learn to “think safety” at all times and to be prepared.

Identify and evaluate an unsafe situation.

Know how, when and where to get help when needed.
Knowing How Many Volunteers You Need

Whatever the activity, from camping to cookies sales, adult supervision is required regardless of the grade level of the girls. The table below has been developed to show the minimum number of volunteers needed to supervise a specific number of girls (councils may also establish **maximums** due to size or cost restrictions). These adult-to-girl supervision ratios were devised to ensure the safety and health of all girls taking part in the activity. For example, if one adult has to respond to an emergency, a second adult is always on hand for the rest of the girls. It may take you a minute to get used to the layout of this chart, but once you start to use it, you'll find the chart extremely helpful.

<table>
<thead>
<tr>
<th>Girl Scout Daisies (grades K–1)</th>
<th>Group Meetings</th>
<th>Events, Travel, and Camping</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Two unrelated volunteers (at least one of whom is female) for every:</td>
<td>One additional volunteer to each additional:</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>1-6</td>
</tr>
</tbody>
</table>

| Girl Scout Brownies (grades 2–3) | 20 | 1-8 | 12 | 1-6 |
| Girl Scout Juniors (grades 4–5) | 25 | 1-10 | 16 | 1-8 |
| Girl Scout Cadettes (grades 6–8) | 25 | 1-12 | 20 | 1-10 |
| Girl Scout Seniors (grades 9–10) | 30 | 1-15 | 24 | 1-12 |
| Girl Scout Ambassadors (grades 11–12) | 30 | 1-15 | 24 | 1-12 |

Here are some examples on utilizing the chart: If you’re meeting with 17 Daisies, you’ll need three volunteers, at least two of whom are unrelated (in other words, you and someone who is not your sister, spouse, parent, or child), and at least one of whom is female. This is determined as follows: for up to 12 Daisies you need two volunteers, and one more volunteer for up to six additional girls. Since you have 17 girls, you need three volunteers (2+1). If, however, you have 17 Cadettes attending a group meeting you need only two unrelated volunteers, at least one of whom is female, since the chart shows that two volunteers can manage up to 25 Cadettes.
In addition to the volunteer-to-girl ratios, please remember that adult volunteers must be at least 18 years old, or the age of majority defined by your state if it is older than 18.

Adult supervision for all girls also extends to any online activity. For additional information on online safety, please consult:
- The “Computer/Online Use” Safety Activity Checkpoints
- Girl Scout Internet Safety Pledge

Transporting Girls

How parents decide to transport girls between their homes and Girl Scout meeting places is each parent’s individual decision and responsibility.

For planned Girl Scout field trips and other activities (outside the normal meeting time and place) in which a group will be transported in private vehicles keep in mind the following:

- Every driver must be an approved volunteer at least 21 years old, and have a good driving record, a valid license and a registered/insured vehicle.
- Girls never drive other girls.
- If a group is traveling in one vehicle, there must be at least two unrelated, approved adult volunteers in the vehicle, one of whom is female. In addition, the girl-volunteer ratios in the “Knowing How Many Volunteers You Need” section must be followed.
- If a group is traveling in more than one vehicle, the entire group must consist of at least two unrelated, approved adult volunteers, one of whom is female, and the girl-volunteer ratios in the “Knowing How Many Volunteers You Need” section must be followed. Care should be taken so that a single car is not separated from the group for an extended length of time.

Private transportation includes private passenger vehicles, rental cars, privately owned or rented recreational vehicles and campers, chartered buses, chartered boats and chartered flights. Each driver of motorized private transportation must be at least 21 years old and hold a valid operator’s license appropriate to the vehicle. In addition, state laws must be followed, even if they are more stringent than the guidelines here.

Anyone who is driving a vehicle that holds 12 or more passengers must be a professional driver who possesses a commercial driver’s license (CDL). Note, you must check with your council to determine specific rules about renting large vehicles. Fifteen passenger vans are not permitted.
Please keep in mind the following non-negotiable points regarding private transportation:

- Even though written agreements are always required when renting or chartering, you are *not* authorized to sign an agreement or contract, except for rental car agreements, even if there is no cost associated with the rental. Such agreements must instead be signed by the person designated by your council.

- Check with your council to make sure you are following accepted practices when using private transportation. This ensures that both you and your council are protected by liability insurance in the event of an accident.

- If your council has given permission to use a rented car, read all rental agreements to be sure you comply with their terms and avoid surprises. For example, in many cases the minimum age of drivers is 25, and the maximum age is often under 70. In addition, make sure the car is adequately insured and you know who is responsible for damage to, or loss of, the vehicle. Finally, ensure you have a good paper trail that shows the vehicle rental is Girl Scout–related.

- Obtain parent/guardian permission for any use of transportation outside of the meeting place.

**Checklist for Drivers**

When driving a car, RV or camper, take the following precautions and ask all other drivers to do the same:

- Ensure all drivers are volunteers at least 21 years old.
- Girls should not be transporting other girls.
- Never transport girls in flatbed or panel trucks, in the bed of a pickup, or in a camper-trailer.
- Keep directions and a road map in the car, along with a first-aid kit and a flashlight.
- Check your lights, signals, tires, windshield wipers, horns and fluid levels before each trip, and recheck them periodically on long trips.
- Keep all necessary papers up to date including, but not limited to: your driver’s license; vehicle registration; any state or local inspections; and insurance coverage.
- Wear your seat belt at all times, and insist that all passengers do the same. Girls under 12 must ride in the back seats.
- Follow all the established rules of the road in your state, including the speed limit. Some additional guidelines include: keeping a two-car-length distance between you and the car ahead of you; not talking or texting on a cell phone or other personal electronic device while driving; not using ear buds or headphones while driving; and turning your lights on when your windshield wipers are on.
- Plan rest stops every few hours and avoid driving for extended periods at night. If traveling with others, prearrange stopping places along the way. When planning longer trips, arrange for relief drivers.
- Do NOT drive when you are tired or taking medication that makes you drowsy.

Check with your council for any other specific guidelines or requirements they have.
Product Sales Program Safety

Girl Scout council-sponsored product sales, which include magazines and nuts, as well as cookies, give girls proven opportunities to earn money and/or credits for their Girl Scout program activities. These sales also contribute significantly to the girls’ local councils and communities through take-action projects. In order to ensure the emotional and physical safety and well-being of girls, which is always a top priority in any activity, you need to read and understand the following guidelines.

Prepare Early

Communicate with Parents

Ensure that the parents/guardians of all girls participating in product sales are fully informed about the activity including the:

- Safety precautions in place
- Need for appropriate clothing and/or supplies
- Need for advance arrangements for all transportation and confirmation of these plans
- Need for written permission from them in order for their daughter to participate
- Location of designated sale areas, which are also communicated to the Council

Communicate with Your Local Police Department

Establish a relationship with your local Police Department to determine any support they may be able to provide during product sales, especially those related to cookie booths, and any safety precautions they might suggest. While Police Departments vary from state to state and city to city, many of them have resources such as:

- School Resource Officers who have specific training for communicating with young people
- Community Volunteers who may be able to assist by being present during booth sales

Police departments can also provide information on areas and addresses to avoid, as well as access to known sex offender registries.

Prepare for Emergencies

Regardless of the type of activity, you need to be prepared for emergencies involving girls or other volunteers. This should include having a first aid kit always available and making sure that if someone is injured and needs help, that one volunteer cares for the injured person while another volunteer seeks help.

Arrange for Volunteer Supervision

Volunteers provide supervision and guidance for all grade levels, and must accompany Girl Scout Daisies, Brownies, and Juniors when they are selling, taking orders for or delivering products. Volunteers must be present at booth activities, regardless of the age of the girls (see also the section “Knowing How Many Volunteers You Need”).

Volunteers who oversee Girl Scout Cadettes, Seniors and Ambassadors must:
• Be aware of how, when and where the girls are selling products
• Be on call when girls are participating in product sales
• Be readily available to them should they need assistance.
• Help girls understand how to be safe in their surroundings, and always enforce the use of the buddy system.

Volunteer supervision for all Girl Scouts extends to any online activity. Consult the “Computer/Online Use” Safety Activity Checkpoints for specific information about safe online practices for all activities, and to obtain a copy of the Girl Scout Internet Safety Pledge.

Plan for Safeguarding Money
Girls should always have a plan for safeguarding money, which includes such things as:

• Not walking around with large amounts of money
• Keeping the cash box against a wall or behind a barrier of cookie boxes
• Not keeping money at home or school
• Giving cookie money to supervising volunteers, who will deposit the money as soon as possible

Use the Buddy System

Using the buddy system, girls are divided into teams of two. Each girl is responsible for staying with her buddy at all times, warning her buddy of danger, giving her buddy immediate assistance if safe to do so, and seeking help when the situation warrants it. Girls are encouraged to stay near the group or buddy with another team of two, so in the event someone is injured, one person cares for the patient while two others seek help.

Be Streetwise and Follow Your Instincts

In order to ensure the safety of girls while selling door-to-door, you and the girls should become familiar with the areas and neighborhoods in which girls would like to sell. In addition, girls should:

• Participate in door-to-door sales only during daylight hours
• Wear a membership pin, uniform, or Girl Scout clothing (e.g., Girl Scout T-shirt) to clearly identify themselves as Girl Scouts.
• Avoid a house or person that makes them uncomfortable. They should walk away and find the next person/place that does not make them uncomfortable.
• Call 9-1-1 if they see someone that seems to be acting in a way that makes them feel unsafe. This could include, but is not limited to, any person who is staring at them for long periods, seems to be following them for no apparent reason or takes pictures of them.
• Use safe pedestrian practices, such as crossing at corners and obeying walk signals.
• Not enter the home or vehicle of a stranger, and to avoid selling to people in vehicles (except at drive-thru cookie booths) or going into alleys.
• Should not carry large amounts of money (see “Plan for Safeguarding Money”, above)

Booth Sales
Cookie booths are a traditional and fun way of selling Girl Scout Cookies. Booth locations are approved by councils, facilitated within council jurisdiction and you must follow all council guidelines with regard to setting up, manning and taking down a booth.

When setting up booth sales, it’s important that:

- Volunteers are present at all times
- There is adequate space at the booth for table, products and girls and to allow safe passage by pedestrians, bikes and cars.
- Girls are a safe distance from cars. If possible, set up a safety barrier between cars and the booth—perhaps a few volunteers could park their cars in spaces near the booth location.
- The booth is not blocking a store entrance or exit.
- Girls and volunteers do not confront or engage an irate customer, but call local authorities for assistance.

While girls can receive cash from buyers and make change, they should hand the money to an volunteer for safekeeping. It is important that cash is kept safe and out of sight. This can be accomplished by:

- Keeping the cash box against a wall or behind a barrier of cookie boxes.
- Having an adult volunteer keep the money by, for example, securing it in a front-facing pouch tied around her waist.

If someone takes money or cookies from your booth, do not attempt to physically recover the stolen items and do not allow the girls to do so. Instead, get a good description of the offender(s), call 911, and alert local security (if applicable). Make sure girls know what to do in case of theft. Report any incidents to your local council according to its guidelines.

For additional information about setting up a booth and safety and security suggestions, consult your council guidelines.
Computer/Online Safety

Understand the Girl Scout Internet Safety Pledge

In order to make sure that girls are aware of how to safely use the Internet, you should discuss online safety issues with the girls and distribute copies of the Girl Scout Internet Safety Pledge (the pledge is available at the end of this document and at www.girlscouts.org). The girls should also take a copy of the pledge home and go over it with their parents. Both the girl and her parent should sign the pledge.

Safeguard Information

Girls must understand that the Internet is an open means of communication that anyone can access. As such, websites will often attract people other than their intended users. It is therefore imperative that any information that could jeopardize the safety and security of girls and volunteers not be disclosed on a website. The following measures will help to ensure girls’ online safety:

• Girl Scouts should only use their first names
• A Girl Scout’s last name, address, phone number, or e-mail address should never be posted. For Digital Cookie a girl may post her unique Digital Cookie URL on her Facebook page and may email it to friends and family (for additional information please refer to Safety Activity Checkpoint for Online Product Sales, Digital Cookie Terms & Conditions for Volunteers and Digital Cookie Pledge for Girls)
• Always have a parent’s or guardian’s permission when using pictures of girls on a website. This is especially important if the girl is under 13 years old
• Do not post addresses of group meeting places, dates and times of meetings, events or trips on a website. Instead, a volunteer who wishes to communicate upcoming events with families of Girl Scouts should send an e-mail to the families
• Do not allow automatic posting of messages to a website. All postings to message boards, social media and guest books should have volunteer oversight, and be screened prior to posting live.
• Ensure that websites do not show personal e-mail addresses of girls, but use a troop, group or volunteer’s e-mail.

Safety in Technology Based Sales

Girl Scouts use the Internet for a variety of reasons including the online marketing and sale of approved Girl Scout related products. Below are some key points to keep in mind for all online sales and marketing:

• Girls must read, understand and accept the Girl Scout Internet Safety Pledge, prior to conducting any online sales or marketing activities, which is available at the end of the Safety Activity Checkpoints
• Girls may send e-mail messages to alert friends and relatives about product sales and accept customer commitments via email
• Social media sites may be used to market product, however, all applicable GSUSA and council guidelines must be followed
• Girls writing product e-mails or announcements online should sign with their first names only, their troop/group number or name and their council name.
• Personal e-mails or street addresses of girls should never be used. Instead, use one of the following:
  o A blind return address account where the girls’ name or personal e-mail is not revealed to the customer and is instead hosted on a secure site
  o A group account, monitored by a volunteer
  o A volunteer’s e-mail account, which is supervised by that volunteer

For Digital Cookie there are additional, specific guidelines, some of which are:
Girls must read and accept the Girl Scout Digital Cookie Pledge before they can participate in Digital Cookie.

Volunteers must read and accept the Digital Cookie Terms and Conditions for Volunteers before they can participate in Digital Cookie.

Girls may only post about their participation on Digital Cookie on social media that allows them to restrict access to friends and family (e.g. Facebook).

Parents/guardians must approve the content of a girls Digital Cookie web page before it goes live.

For girls under 13 years old, a parent/guardian must manage the girl’s web site and be responsible for all content. In other words, girls under 13 are not allowed to post anything to their websites; it must be done by their parent/guardian.


Approaching Activities

How can you, as a Girl Scout volunteer, determine whether an activity is safe and appropriate for Girl Scouts? Good judgment and common sense often dictate the answer. What’s safe in one circumstance may not be safe in another. An incoming storm, for example, might force you to assess or discontinue an activity. If you are uncertain about the safety of an activity, call your council staff with full details and don’t proceed without approval. Remember, the safety of girls is your most important consideration.

Prior to any activity, read the specific Safety Activity Checkpoints (available on your council’s website or from your support team in some other format) related to any activity you plan to do with girls. If Safety Activity Checkpoints do not exist for an activity you and the girls are interested in, check with your council before making any definite plans with the girls. A few activities are allowed only with written council pre-approval and only for girls 12 and over, while some are off-limits completely:

- **Caution:** You must get written pre-approval from your council for girls ages 12 and older who will:
  - Use firearms for target shooting (see Sport Shooting Safety Activity Checkpoints)
  - Take trips on waterways that are highly changeable or uncontrollable (See Whitewater Rafting Safety Activity Checkpoints)

**CAUTION:** When activities involve unpredictable safety variables, they are not recommended as Girl Scout program activities. These include but are not limited to:

- Bungee Jumping
- Flying in small private planes, helicopters or blimps
- Go-Carting
- Hang gliding
- Hot air ballooning
- Hunting
- Motor biking
- Parachuting
- Parasailing
- Riding all-terrain vehicles
- Riding motorized personal watercraft such as jet skis
- Skydiving
- Stunt skiing
- Outdoor trampolining
- Zorbing

When planning activities with girls, note the abilities of each girl and carefully consider the progression of skills from the easiest part to the most difficult. Make sure the complexity of the activity does not exceed girls’ individual skills. Bear in mind that skill levels decline when people are tired, hungry or under stress. Also use activities as opportunities for building teamwork, which is one of the outcomes for the Connect key in the Girl Scout Leadership Experience (GSLE).

Health Histories (Including Examinations and Immunizations)
Girl Scout health histories and records may be handled differently by each council. For example, the staff at your council office may take care of obtaining and storing girl health histories, including a physician’s examination and list of required immunizations. In other councils, you may be asked to maintain these records for your group. Either way, keep in mind that information contained in a girl’s health history is confidential and protected by law. This information may only be shared with people who have a need to know this information such as the girl herself, her parent/guardian and a healthcare provider.

For various reasons, some parents/guardians may object to immunizations or medical examinations. Councils must attempt to make provisions for these girls to attend Girl Scout functions in a way that accommodates these concerns.

It is important for you to be aware of any medications a girl may take or allergies she may have. Keep in mind the following

Medication, including over-the-counter products, must never be dispensed without prior written permission from a girl’s custodial parent or guardian (your council can provide the necessary form).

Some girls may need to carry and administer their own medications, such as bronchial inhalers, EpiPens or diabetes medication. You must have documentation from the girl’s parent or guardian that it is acceptable for the girl to self-administer these medications.

Common food allergies include dairy products, eggs, soy, wheat, peanuts, tree nuts and seafood. This means that before serving any food (such as peanut butter and jelly sandwiches, cookies or chips), ask whether anyone is allergic to peanuts, dairy products or wheat. Do this even if you are aware of which girls have specific allergies! Even Girl Scout Daisies and Brownies should be aware of their allergies, but double-checking with them and their parents/guardians is always a good idea.

Girl Scout Activity Insurance
Every registered Girl Scout and registered volunteer member in the Girl Scout movement is automatically covered under the basic Mutual of Omaha Activity Insurance plan upon registration. The entire premium cost for this protection is borne by Girl Scouts of the USA, and the basic plan is effective during the regular fiscal year (October 1 to the following October 1). Up to 14 months of insurance coverage is provided for new members who register in the month of August.
This insurance provides up to a specified maximum for medical expenses incurred as a result of an accident while a member is participating in an approved, supervised Girl Scout activity. This is one reason why all volunteers and girls should be registered members. It is important to remember that non-registered parents, tagalongs (brothers, sisters and friends) and other persons are not covered by the basic plan.

This insurance coverage is not intended to diminish the need for, or replace existing, family health insurance. When $130 in benefits has been paid under this plan for covered expenses, any subsequent benefits from the basic plan will be payable (up to the specified maximum) only for expenses incurred that aren’t covered under another insurance policy. If there is no family insurance or healthcare program, a specified maximum of medical benefits is available under the basic plan.

An optional Activity Insurance plan is available for Girl Scouts taking extended trips (longer than three days and two nights) and for non-members who participate in Girl Scout activities. These optional plans are secondary insurance that a council may offer to cover participants taking part in any council-approved, supervised Girl Scout activity. Contact your council to find out how to apply. In some cases, your council may make this insurance mandatory, particularly for overseas travel.

# Comparison Chart of the GSUSA Insurance Plans

The following is a high-level comparison of the coverage contained in the Master Policies issued to the Girl Scouts of the USA and underwritten by United of Omaha Life Insurance Company. For further details, please refer to the appropriate Plan Outline within this Guide. All information given is subject to the terms and conditions of the Master Policies. Any questions call Special Risk Services at 1-800-524-2324.

<table>
<thead>
<tr>
<th>ELIGIBILITY</th>
<th>Plan 1 Accident Insurance Basic Coverage</th>
<th>Plan 2 Accident Insurance</th>
<th>Plan 3E Accident &amp; Sickness Insurance</th>
<th>Plan 3P Accident &amp; Sickness Insurance for International Trips</th>
<th>International Inbound Accident &amp; Sickness Insurance for Girl Guides/Girl Scouts Visiting the USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>All registered Girl Scouts (girl and adult)</td>
<td>All participants of Girl Scout Council sponsored/supervised events.</td>
<td>All participants of Girl Scout Council sponsored/supervised events.</td>
<td>All participants of Girl Scout Council sponsored/supervised events.</td>
<td>All participants of Girl Scout Council sponsored/supervised events.</td>
<td>Councils who are hosting Girl Guides/Girl Scouts visiting the United States.</td>
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<tr>
<td>COVERAGE (any approved and supervised Girl Scout Activity)</td>
<td>Lasting two consecutive nights or less</td>
<td>Lasting more than two nights</td>
<td>Lasting more than two nights</td>
<td>Lasting more than two nights</td>
<td>Coverage provided 24 hours a day for Girl Guides/Girl Scouts visiting the United States including travel directly to and from the insured’s home and the United States.</td>
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<tr>
<th>BENEFITS &amp; MOUNTS</th>
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<tbody>
<tr>
<td>For Accidental Death</td>
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<tr>
<td>For Accidental Dismemberment</td>
<td>Up to $20,000</td>
<td>Up to $20,000</td>
<td>Up to $20,000</td>
<td>Up to $20,000</td>
</tr>
<tr>
<td>For Paralysis</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Heart or Circulatory Malfunction Death Benefit</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Medical Expenses Accidents</td>
<td>PAYS up to $17,500</td>
<td>PAYS up to $17,500</td>
<td>PAYS up to $17,500</td>
<td>PAYS up to $17,500</td>
</tr>
<tr>
<td>Dental Treatment</td>
<td>Up to $5,000 for treatment and/or replacement of sound natural teeth</td>
<td>Up to $5,000 for treatment and/or replacement of sound natural teeth</td>
<td>Up to $5,000 for treatment and/or replacement of sound natural teeth</td>
<td>Up to $5,000 for treatment and/or replacement of sound natural teeth</td>
</tr>
<tr>
<td>Medical Expenses Sickness</td>
<td>NOT INCLUDED</td>
<td>NOT INCLUDED</td>
<td>PAYS up to $10,000</td>
<td>PAYS up to $10,000</td>
</tr>
<tr>
<td>Non Duplication Provision</td>
<td>First $135 then medical expenses exceed to other insurance</td>
<td>First $135 then medical expenses exceed to other insurance</td>
<td>First $135 then medical expenses exceed to other insurance</td>
<td>NOT APPLICABLE</td>
</tr>
<tr>
<td>Infectious Exposure Benefit</td>
<td>PAYS up to $1,500</td>
<td>PAYS up to $1,500</td>
<td>PAYS up to $1,500</td>
<td>PAYS up to $1,500</td>
</tr>
</tbody>
</table>
# Comparison Chart of the GSUSA Insurance Plans

The following is a high-level comparison of the coverage contained in the Master Policies issued to the Girl Scouts of the USA and underwritten by United of Omaha Life Insurance Company. For further details, please refer to the appropriate Plan Outline within this Guide. All information given is subject to the terms and conditions of the Master Policies. Any questions call Special Risk Services at 1-800-524-2324.

<table>
<thead>
<tr>
<th>Service</th>
<th>Plan 1 Accident Insurance</th>
<th>Plan 2 Accident Insurance</th>
<th>Plan 3E Accident &amp; Sickness Insurance</th>
<th>Plan 3P Accident &amp; Sickness Insurance for International Trips</th>
<th>Plan 3PI Accident &amp; Sickness Insurance for Girl Guides/Girl Scouts Visiting the USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surface Ambulance Service</td>
<td>Pays up to $3,000</td>
<td>Pays up to $3,000</td>
<td>Pays up to $3,000</td>
<td>Benefits for Surface Ambulance will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
<td>Up to $50,000 for local surface ambulance service.</td>
</tr>
<tr>
<td>Air Ambulance Service</td>
<td>Pays up to $5,000</td>
<td>Pays up to $5,000</td>
<td>Pays up to $5,000</td>
<td>Benefits for Air ambulance will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
<td>Benefits for Air ambulance will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
</tr>
<tr>
<td>For Return Transportation Expense</td>
<td>NOT INCLUDED</td>
<td>NOT INCLUDED</td>
<td>Pays transportation expense insured up to $1,500</td>
<td>Benefits for Return Transportation will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
<td>Benefits for Return Transportation will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
</tr>
<tr>
<td>Repatriation Expense</td>
<td>NOT INCLUDED</td>
<td>NOT INCLUDED</td>
<td>Pays up to $1,500</td>
<td>Benefits for Repatriation will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
<td>Benefits for Repatriation will be coordinated and paid by AXA Assistance-USA in conjunction with their Travel Assistance Services. Services are limited to travel of 90 days or less. All services are subject to a limit of $50,000 per person per event.</td>
</tr>
</tbody>
</table>
Experts
The Safety Activity Checkpoints for most activities require having an expert on hand to help girls learn an activity. Please remember that all experts must be approved by your council. To make it a bit easier, many councils keep lists of local experts (such as sailing instructors) and facilities (such as roller skating rinks) they've already approved. If your council doesn’t keep these lists, you’ll have to present an expert for the council’s consideration. Some things to keep in mind:

- **Does the person have documented training and experience?** She or he should have documented experience for the activity in question, such as course completion certificates or cards, records of previous training to instruct the activity and letters of reference.
- **What does she or he need to be able to do?** This person should have the knowledge and experience to make appropriate judgments concerning participants, equipment, facilities, safety considerations, supervision and procedures for the activity. At the very least, she or he should be able to give clear instructions to girls and volunteers, troubleshoot unexpected scenarios and respond appropriately in an emergency.

What to do if …
There is an Accident
Although you hope the worst never happens, you must observe council procedures for handling accidents and fatalities. At the scene of an accident, first provide all possible care for the injured person. Follow established council procedures for obtaining medical assistance and immediately reporting the emergency. To do this, you must always have on hand the names and telephone numbers of council staff, parents/guardians and emergency services such as the police, fire department or hospital. Check with your council for emergency contact information.

GSCB Emergency Procedures
Follow these procedures for most accidents or emergencies:

1. Take care of the injured person.
2. Notify parents or guardians immediately.
3. Complete Incident/Accident Form and any other paperwork.
4. Contact Council as soon as possible at 800-341-4007.
5. Submit forms and written details of situation to Council.

In the event of a **major emergency** (which threatens the loss of life, limb, eyes or permanent injury to the person), follow these instructions:

1. **Give aid to the injured.** Have someone notify a doctor, police and/or fire department as needed.
2. Call Council at 800-341-4007. If after regular business hours, contact the emergency hotline at **800-244-2261.**
3. Be prepared to provide pertinent information: who, what, where, when and how. Give a telephone number where you can be reached so a council representative can reach you.

MAKE NO STATEMENTS TO THE PRESS.
A council spokesperson will call parents/guardians and make all official statements. Remain courteous and cooperative with press and public. Never say “No comment.” Instead, say “All of your questions will be answered by the official spokesperson.”

After receiving a report of an accident, council staff will immediately arrange for additional assistance at the scene, if needed, and will notify parents/guardians, as appropriate. If a Girl Scout needs emergency medical care as the result of an accident or injury, first contact emergency medical services, and then follow council procedures for accidents and incidents. Your adherence to these procedures is critical, especially with regard to notifying parents and guardians. If the media is involved, let council-designated staff discuss the incident with media representatives.

In the event of a fatality or other serious accident, the police must be notified and a responsible volunteer must remain at the scene at all times. In the case of a fatality, do not disturb the victim or surroundings and follow police instructions. Do not share information about the accident with anyone but the police, your council and, if applicable, insurance representatives or legal counsel.

Someone Needs Emergency Care
As you know, emergencies can happen. Girls need to receive proper instruction in how to care for themselves and others in emergencies. They also need to learn the importance of reporting to volunteers any accidents, illnesses or unusual behaviors during Girl Scout activities. You can help girls by keeping in mind the following:

Know what to report. See the “What To Do If There is an Accident” section earlier in this chapter.

Establish and practice procedures for weather emergencies. Know the type of extreme weather to expect in your area (e.g. tornadoes, hurricanes and lightning). Please consult with your council for the most relevant information for you to share with girls.

Establish and practice procedures for such circumstances as fire evacuation, lost persons and building-security issues. Every girl and adult volunteer must know how to act in these situations. For example, you and the girls, with the help of a fire department representative, should design a fire evacuation plan for meeting places used by the group.

Assemble a well-stocked first-aid kit that is always accessible. First-aid administered in the first few minutes can make a significant difference in the severity of an injury. In an emergency, secure professional medical assistance as soon as possible, normally by calling 911, and then administer first aid, if appropriately trained.
First-Aid/CPR
Emergencies require prompt action and quick judgment. For many activities, Girl Scouts recommends that at least one adult volunteer be first-aid/CPR-certified. For that reason, if you have the opportunity to get trained in council-approved first-aid/CPR, do it! You can take advantage of first-aid/CPR training offered by chapters of the American Red Cross, National Safety Council, EMP America, American Heart Association or other sponsoring organizations approved by your council. As a partner of GSUSA, American Red Cross offers discounts on certification courses.

Caution: First-aid/CPR training that is available entirely online does not satisfy Girl Scouts’ requirements. Such courses do not offer enough opportunities to practice and receive feedback on your technique. If you’re taking a course not offered by one of the organizations listed in the previous paragraph, or any course that has online components, get approval from your support team or council prior to enrolling in the course.

First-Aider
A first-aider is an adult volunteer who has taken Girl Scout-approved first-aid and CPR training that includes specific instructions for child CPR. If, through the American Red Cross, National Safety Council, EMP America, or American Heart Association, you have a chance to be fully trained in first-aid and CPR, doing so may make your activity planning go a little more smoothly.

The Safety Activity Checkpoints always tell you when a first-aider needs to be present. Since activities can take place in a variety of locations, the presence of a first-aider and the qualifications they need to have are based on the remoteness of the activity. For example, if you take a two-mile hike in an area that has cell phone reception and service along the entire route and EMS (Emergency Medical Services) is no more than 30 minutes away at all times the first-aider will not need to have knowledge of wilderness first aid. If, on the other hand, you take the same two-mile hike in a more remote area with no cell phone service and where EMS is more than 30 minutes away, the first-aider must have knowledge of wilderness first aid (see the chart below).

<table>
<thead>
<tr>
<th>Access to EMS</th>
<th>Minimum Level of First Aid Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30 minutes</td>
<td>First Aid</td>
</tr>
<tr>
<td>More than 30 minutes</td>
<td>Wilderness First Aid (WFA) or Wilderness First Responder</td>
</tr>
</tbody>
</table>

*Although a WFR is not required, it is strongly recommended when traveling with groups in areas that are greater than 30 minutes from EMS.

It is important to understand the differences between a first-aid course, and a wilderness-rated course. Although standard first-aid training provides basic incident response, wilderness-rated courses include training on remote-assessment skills, as well as emergency first-aid response, including evacuation techniques, to use when EMS is not readily available.

Note: The presence of a first-aider is required at resident camp. For large events—200 people or more—there should be one first-aider for every 200 participants. The following healthcare
providers may also serve as first-aiders: physician; physician’s assistant; nurse practitioner; registered nurse; licensed practical nurse; paramedic; military medic; and emergency medical technician.

First-Aid Kit
Make sure a general first-aid kit is available at your group meeting place and accompanies girls on any activity (including transportation to and from the activity). Please be aware that you may need to provide this kit if one is not available at your meeting place. You can purchase a Girl Scout first-aid kit, you can buy a commercial kit, or you and the girls can assemble a kit yourselves. The Red Cross offers a list of potential items in its Anatomy of a First Aid Kit (note that the Red Cross’s suggested list includes aspirin, which you will not be at liberty to give to girls without direct parent/guardian permission). You can also customize a kit to cover your specific needs, including flares, treatments for frostbite or snake bites and the like.
In addition to standard materials, all kits should contain your council and emergency telephone numbers (which you can get from your council contact). Girl Scout activity insurance forms, parent consent forms and health histories may also be included.

You Witness or Experience Abuse
Sexual advances, improper touching, and sexual activity of any kind with girl members are forbidden. Physical, verbal and emotional abuse of girls is also forbidden. All states, the District of Columbia, American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands have statutes identifying persons who are required to report suspected child abuse to an appropriate agency. Therefore, if you witness or suspect child abuse or neglect, whether inside or outside of Girl Scouting, follow your council’s guidelines for reporting your concerns to the proper agency within your state.

For additional information please check the following resources:
U.S. Department of Health & Human Services, Child Welfare Information Gateway:
https://www.childwelfare.gov/can/

How to Report Suspected Child Maltreatment:
https://www.childwelfare.gov/topics/responding/reporting/how/

Mandatory Reporters of Child Abuse and Neglect:
https://www.childwelfare.gov/systemwide/laws_policies/statutes/manda.cfm