



Risk Management Guide for Units

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 one hundred plus years of Scouting experience. This guide provides adult leaders with information on:

- Emergency Procedures for Units
- Youth Protection Procedures
- Insurance Coverage
- BSA Rules and Regulations
- BSA Training Courses for Health & Safety
- Incident Reporting
- Unauthorized / Restricted Activities

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

In the case of a reported situation, it is the responsibility of the person in charge of the event / function / trip to contact one of the following council officers:

Council Scout Executive	Scott Seibert	O: 815-397-0210 x7509 C: 224-600-2623
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Council Program Director	Emily Cross	O: 815-397-0210 x7539 C: 847-417-9426
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Note: Pages: 1, 5, and 8 have been updated
Tour Plans are no longer required

EMERGENCY PROCEDURES FOR UNITS

All youth activities have some potential for accidents to occur. If an accident or serious injury occurs, it is important that the Blackhawk Area 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 serious accidents, injuries, or illness.

1. Proper planning to avoid possible injuries and for adequate emergency response is the responsibility of all Scout 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 this council's policy that the following be reported to the council Scout executive or the designee as soon as 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 performed;
 - ❖ 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.

Reporting Procedure: In the case of a reporting 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.

4. The unit leader in charge must contact the family, obtain medical assistance, and provide transportation. 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 thorough pre-trip planning, emphasizing safety, is a part of every Scouting activity to avoid accidents and injury. It is the responsibility of all BSA leaders to be concerned for the injured person(s) and their family.

PRESS RELATIONS

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

1. It is the council's 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. 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.

YOUTH PROTECTIONS PROCEDURES

The Blackhawk Area Council feels **EDUCATION IS 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 joining 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 Blackhawk Area Council hopes to educate all adult leaders through Youth Protection Training in order to create a barrier to child abuse and to abusers.

Note: All adults must take Youth Protection Training **every two years**. Adults will be removed from the unit charter if their Youth Protection Training has expired. No adult application will be accepted without a valid Youth Protection Training Certificate.

It is suggested that units assign responsibility for Youth Protection to an assistant unit leader. 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.

Reporting Procedures: It is the policy of the Blackhawk Area 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.

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
- ◆ Troop Junior Leader Training

INSURANCE COVERAGE FOR VOLUNTEERS

Listed below is a brief outline of the insurance coverage's provided by Blackhawk Area Council through the support of the Friends of Scouting campaign and activity fees.

COMPREHENSIVE GENERAL LIABILITY INSURANCE

This coverage provides primary general liability coverage for **registered** volunteer Scouters with respect to claims arising out of an official Scouting activity with the exception that the coverage is excess over any insurance that may be available to the volunteer for loss arising from the ownership, maintenance, or use of a motor vehicle or watercraft. This insurance is available only while the vehicle or watercraft is in the actual use of a Scouting unit and being used for a Scouting purpose. Coverage is more than \$5 million for bodily injury and property damage.

The insurance provided to **unregistered** Scouting volunteers through the 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.

The general liability policy does not provide indemnification or defense coverage for those individuals who commit intentional and/or criminal acts. The Boy Scouts of America does not have an insurance policy which provides defense for situations involving allegations of intentional and/or criminal acts.

AUTOMOBILE LIABILITY INSURANCE

All vehicles **MUST** be covered by a liability insurance policy. The amount of this coverage must meet or exceed the insurance requirements of the state in which the vehicle is licensed. It is recommended, however, that coverage limits are at least \$100,000 combined single limit. Any vehicle carrying 10 or more passengers is required to have limits of \$500,000 combined single limit. In case of rented vehicles, coverage limit requirements can be met by combining the limits of personal coverage carried by the driver with

insurance coverage purchased from the rental company. 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.

CHARTERED ORGANIZATIONS FOR SCOUTING UNITS

The general liability policy provides primary liability insurance coverage for all chartered organizations on file with the BSA for liability arising out of their chartering a traditional Scouting unit. Automobile and maritime liability coverage is provided on a secondary or excess basis. All vehicles used in Scouting activities must be covered by automobile liability insurance with limits that meet or exceed the requirements of the state in which the vehicle is licensed. All boats/vessels used in Scouting must be insured by the owner for liability exposures. The amount of coverage is determined by the size and usage of the boat. \$1 million is recommended. Chartered organizations do not need a certificate of insurance. The chartered organization endorsement is a part of the insurance policy contract and is enforceable under the policy contract.

ACCIDENT AND SICKNESS COVERAGE

The Blackhawk Area Council provides accident insurance coverage to all units for your youth through the Friends of Scouting campaign.

NOTE: This does not cover adult leaders.

If your unit wants the accident insurance for its adults, the unit will need to purchase the accident insurance from Health Special Risk, Inc. Forms are available at the council office or at www.hsri.com.

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. 34416, may be purchased through the Blackhawk Area Council Scout Shop. It is also available online at www.blackhawkscouting.org under the "Resources" tab.

Note: Changes are listed near the front of the "Guide to Safe Scouting".

Before any event is undertaken, the unit leader should be sure 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 *Tour and Expeditions*, No. **33735A**.

TRAINING COURSES

The Blackhawk Area Council recognizes the immediate need to train adult leaders in the proper design and operation of safe Scouting programs. There are safety courses offered that provide the most important and valuable of lessons on the health and safety issues of the BSA: Youth Protection, Climb on Safely, Safe Swim Defense, Safety Afloat, Trek Safely, and Weather. They are also available online at my.scouting.org in the *Training Center*.

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. 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.

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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 State Law.

Supplements to Youth Protection Training are video programs for youth and parents. *A Time to Tell* (ages 11 to 14), *It Happened to Me* (ages 6 to 10), *Personal Safety Awareness* (ages 14 to 20).

Youth protection training is required for all activities requiring tour plans. Certification is good for two years.

CLIMB ON SAFELY

Climb on Safely is the Boy Scout 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 and SAFETY AFLOAT

Every unit will need a qualified, trained person over the age of 21 to supervise aquatic activities. These courses 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.

TREK SAFELY

Trek Safely training is designed to help troops and crews prepare for a variety of high adventure treks. Trek Safely highlights the seven principles when planning a BSA outdoor trek.

WEATHER

The online weather training module offers you information on how to find out what's happening weather wise at your destination, prior to leaving home, and during the activity.

TRANSPORTION SAFETY

Distracted driving can result in deadly consequences. Distractions while driving come in many forms. Fatigue, texting, and cell phone use are the worst. Texting and smart phone use is extremely hazardous because it combines all three forms of distraction: visual, manual, and cognitive.

Be aware of killer fatigue and distractions while you are driving! Mental and physical fatigue and distractions, such as texting and using your smart phone, are two of the leading causes of highway crashes and fatalities. Motor vehicle accidents are also the most costly, in lives and claims, in the BSA.

Drivers are generally poor judges of their own level of fatigue and their driving skills. They are unable to predict just how tired they actually are, and they think they can operate a vehicle while using their smart phones. These two things can amount to a deadly combination!

What I can do to prevent distracted driving?

When you get behind the wheel: put your cell phone / smart phone away, turn the phone to "silent" or "off," only check your phone messages during rest stops or food breaks. If you must use the phone, pull the vehicle off the road and to a safe location. Do not call or send messages to others you know are driving.

The driver is the only person who decides not to do things that can cause distractions. They should set the example for others.

SWEET 16 OF BSA SAFETY

1. Have Qualified Supervision
2. Physical Fitness for All Participants
3. Use the Buddy System
4. Ensure a Safe Area or Course
5. Equipment Selection and Maintenance
6. Each Person should have Personal Safety Equipment
7. Know Safety Procedures and Policies
8. Know the Skill Level Limits of the Activities
9. Constantly Monitor the Weather
10. Thoroughly Plan the Activity

11. Adequate Communication: With participants and in an emergency
12. File Tour Permits and Give Adequate Notice for the Activity
13. First-Aid: Have adequate supplies and trained personnel available
14. Comply with Applicable Laws
15. CPR Trained Adult: Available for strenuous outdoor activity
16. Adequate Discipline and Respect

INCIDENT REPORTING

In an event where an individual is injured or serious illness occurs, proper and adequate care, treatment, and transportation of the individual is primary importance. Careless handling of a victim following an accident can make the injuries worse.

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 the designee as soon as 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 performed.
- Any situation occurring in connection with a Scout function (whether on or off Scout property) in which a Scout or adult is transported to hospital, whether or not the Scout/adult is admitted.

The unit leader in charge must obtain medical assistance, provide transportation and contact the family. Arrangements will be made to secure personal equipment for safe delivery to the home, if requested.

In case of a reporting situation, it is the responsibility of the person in charge of the event/function/trip to contact one of the Council officials. The council official handles media relations and ensures that National and local Scout policies are met.

[The incident reporting form and the near miss incident reporting form can be found at www.scouting.org/scoutsource/HealthandSafety/incident_report.aspx.](http://www.scouting.org/scoutsource/HealthandSafety/incident_report.aspx)

UNAUTHORIZED ACTIVITIES

The following activities have been declared unauthorized by the Boy Scouts of America:

1. All-terrain vehicles (ATVs), except for council-approved ATV programs
2. Boxing, karate, and related martial arts, except judo, aikido, and Tai Chi
3. Exploration of abandoned mines
4. Varsity football teams and interscholastic or club football competition and activities
5. Fireworks secured, used, or displayed in conjunction with program and activities
6. The selling of fireworks as a fund-raising or money earning activity
7. Flying in hang gliders, ultralights, experimental aircraft, or hot-air balloons (non-tethered); parachuting; and flying in aircraft as part of a search and rescue mission
8. Motorized go-carts and motorbike activities or participating in motorized speed events, including motorcycles, boats, drag racing, demolition derbies, and related events
9. Participation in amateur or professional rodeo events
10. Pointing any type of firearm or simulated firearm at any individual
11. Hunting
12. Motorized personal watercraft (PWC), such as Jet-Skis®, except for council-approved PWC programs
13. Firearms shall not be brought on camping, hiking, backpacking, or other Scouting activities except those specifically planned for target shooting under the supervision of a currently certified BSA national shooting sports director or National Rifle Association firearms instructor. Law enforcement officers are exempt.
14. Parasailing, or any activity in which a person is carried aloft by a parachute, parasail, kite, or other device towed by a motorboat, including a tube, or by any other means
15. All activities related to bungee cord jumping (sometimes called shock cord jumping)
16. Technical tree-climbing with ropes or harnesses
17. Water chugging and related activities
18. Football, Bubbleball, and similar activities

RESTRICTED ACTIVITIES

The following activities have been declared restricted by the Boy Scouts of America:

1. Chainsaws and mechanical log splitters may be used only by trained individuals over the age of 18, using proper protective gear in accordance with local laws
2. Tethered hot-air balloon flights are authorized, and a flying plan must be submitted
3. Scout units may plan or participate in paintball, laser tag or similar events where participants shoot at targets that are neither living nor human representations.
4. Units with council approval may participate in formally organized historical reenactment events, where firearms are used and intentionally aimed over the heads of the reenactment participants.
5. The use of paintball guns, laser guns or similar devices may be utilized in target shooting events with council approval and following the Sweet 16 of BSA Safety. Council approval means the approval of the Scout Executive or his designee on a tour permit specifically outlining details of the event. (However, law enforcement departments and agencies using firearms in standard officer/agent training may use their training agenda when accompanied with appropriate safety equipment in the Law Enforcement Exploring program.)

The *Guide to Safe Scouting* contains a complete detailed listing of unauthorized and restricted activities.

The Boy Scouts of America's general liability policy provides coverage for bodily injury or property damage claims that arise out of an **official Scouting activity**.

Unauthorized activities are **NOT considered official Scouting activities**. Volunteers (registered and unregistered), units, chartered organizations, and local councils are jeopardizing insurance coverage for themselves and their organization by engaging in unauthorized activities.

Please do not put yourself at risk.

COUNCIL SERVICE CENTER

For more information, please contact any member of the Blackhawk Area Council Risk Management Committee. The members are:

Robert Gingras (Chair)	815-288-5262
Emily Cross (Advisor)	815-397-0210 - x7539
Mark Broman	815-218-5514
Brent Bryden	815-378-0606
James Bussan	608-568-3177
Dennis Kuntzelman	815-738-2337
Craig Louthain	815-547-9312

Or: contact the Blackhawk Area Council Service Center:

Council Headquarters:

Blackhawk Area Council
Boy Scouts of America
2820 McFarland Road
Rockford, IL 61107

815-397-0210



"The mission of the Boy Scouts of America is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law."

"The mission of the Blackhawk Area Council is to provide quality values-based character education for the Youth of America."