

Five Rivers Council Risk Management Committee

Frequently Asked Questions

Q: Do we need a Tour Permit for a trip to a museum or park?

A: Yes! The tour permit document provides the council with notice of where your group is, and that it is an authorized BSA activity. More importantly, it provides your group with insurance if someone is injured. If in doubt, file a tour permit for any pack/troop/crew activity, regardless of how trivial!

Q: What does the 2:1 ratio mean?

A: The 2:1 ratio means that there should always be 2 adults present if 1 youth is present **OR** 2 youth present if there is 1 adult present in a Scouting activity. This unbending rule is in place for protection of both the youth *and* adults.

Q: Can a youth report suspected abuse to another youth?

A: Yes! The youth protection training is encouraged not just for adults, but for youth as well in the form of the videos *A Time to Tell*, *It Happened to Me*, and *Youth Protection: Personal Safety Awareness* so that when a friend confides in another, he/she will know what to do. Remember, sometimes a victim is more comfortable talking to a peer as opposed to an adult!

Q: What do we use for an insurance card at the Emergency Room?

A: A unit leader should always have copies of a Class III medical form and insurance card on file for every Scout participating in a trip that is more than a reasonable distance from home. If the Scout has no insurance the Boy Scouts of America insurance will pick the costs of the care up on a primary basis. The process for the coverage of medical costs is to secure a copy of the hospital bills *in their entirety* and call the council office or your district professional at the earliest possible time after the accident. The council will then provide a claim form to fill out and submit to take care of the medical costs.

Q: How do I obtain a certificate of liability insurance for an activity if a facility requires it?

A: The Five Rivers Council provides proof of liability insurance certificates by filling out the request form found on the council website under “Forms”

Q: What do I do if I have a boy in my unit who is under foster care?

A: The foster care agency will provide you with the paperwork necessary to take charge of a foster child for the duration of a trip or activity.

Q: What should I have as health records on adults in my units?

A: An often overlooked part of a trip or activity is having accurate health information on the adult leaders and parents participating. It is *imperative* that the unit leader or responsible leader on the trip have a Class III medical form for adults so he/she will know how to react in case of an emergency. It is also desirable that the leader know about disabilities which may prove to hazardous in certain situations. An example would be the only driver on the trip having bad night vision and not being able to drive the emergency vehicle in the evening if an accident occurs.