



# FACT SHEET

National Sea Scout  
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## Liability Insurance for Watercraft

Q. How does BSA general liability insurance work for volunteers using watercraft in the Sea Scout program?

### The Basics

The BSA has comprehensive general liability insurance coverage for volunteers engaged in official Scouting activities.

Some watercraft are automatically covered by BSA liability insurance (whether owned by the local council, a chartered organization, or others), such as canoes, kayaks, catamarans and sailboats less than 26 feet long, rafts, rowboats, and watercraft with less than 40 horsepower. Council-owned watercraft over 26 feet long and/or 40 horsepower are covered by BSA liability insurance; these watercraft should be listed on the council-owned watercraft inventory.

The owner (the chartered organization or others) of watercraft used in Scouting must have liability insurance:

- Under 26 feet—Should have \$300,000 in coverage. (Many watercraft under 26 feet long are exempt as noted above.)
- Twenty-six feet and over—Should have \$500,000 in coverage.

Application of coverage:

- A registered volunteer's watercraft insurance is primary, along with homeowners or personal liability, if applicable, up to their limits, then BSA coverage is excess.
- An unregistered volunteer's watercraft insurance is primary, along with homeowners or personal liability, if applicable, up to their limits, then BSA coverage is excess.
- A chartered organization's watercraft insurance is primary, up to its limit, then BSA coverage is excess.

### More Details

- No hull damage coverage is provided.
- Navigational limits: inland and coastal waters of the U.S., Bahamas, Mexico, and Canada, not exceeding 100 miles offshore
- BSA insurance covers watercraft use by a Scouting unit for official Scouting activities. When used for other purposes, the owners must provide their own liability insurance.
- BSA insurance doesn't cover intentional wrongdoing or criminal acts.
- Follow the Guide to Safe Scouting, which includes a list of unauthorized and restricted activities. Unauthorized activities aren't official Scouting activities.