



Northern Star Scouting Camp Use Agreement

Insurance Requirements

Minimum Insurance Requirements

General Liability (Occurrence)	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$1,000,000	Personal/Advertising Injury
	\$100,000	Damage to Rented Premises
	\$10,000	Medical Payments
Automobile Liability (Owned, Hired & Non-Owned)	\$1,000,000	Combined Single Limit
Workers' Compensation	Statutory (Performance State) (Statutory Coverage as required by state in which the work is to be performed. If you are self-employed with no other employees, a qualified self-insured, or not required to carry Workers' Compensation, you must submit a letter stating this, or a copy of your certificate of self-insurance.)	
Employers Liability	\$ 500,000	Accident Limit
	\$ 500,000	Disease – Policy Limit
	\$ 500,000	Disease – Person Limit
Umbrella/Excess Liability (Follow Form of Underlying) *	\$ 1,000,000	Each Occurrence
	\$ 1,000,000	Aggregate

General Guidelines

- Policy to be purchased from a carrier licensed to transact business in the state of operations and must have an AM Best rating of A- VII or better.
- General Liability must be on an Occurrence-based policy.
- Liability Limits may be met by using a combination of underlying and Excess/Umbrella policies.
- Northern Star Council, BSA and their Subsidiaries and/or Assigns must be included as Additional Insured on the rental group's Liability policies. The rental group's policies shall be primary to any/all other policies and Northern Star Council, BSA policies shall be noncontributory.
- The rental group's General Liability and Workers' Compensation policies shall be endorsed to provide a Waiver of Subrogation in favor of Northern Star Council, BSA and their Subsidiaries and/or Assigns.
- Failure or inability of the rental group to maintain insurance policies shall not cause rental group's liability to be insured and/or assigned Northern Star Council, BSA.
- Any and all deductibles/retentions should be provided Northern Star Council, BSA and evidenced on certificate(s) for every applicable line of coverage. Northern Star Council, BSA will not be responsible for payments on any deductible/retention of the rental group.
- A 30-day direct notice of cancellation to Northern Star Council, BSA for all coverages is required.
- Certificates of Insurance must be on file at Northern Star Council, BSA prior to start of work. A current certificate is required at all times. Renewal certificates are to be provided 15 days (or reasonable promptness) prior to expiration of certificate on file.
- The preferred form for providing proof of insurance is the ACORD 25 S Certificate form with attached copies of Additional Insured (Including Primary and Non-Contributory), Waiver of Subrogation and direct notice of cancellation endorsements.