



Boy Scouts



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REDUCING COSTS AND CLAIMS WITH PROPER COVERAGE

Tulip Policies: What are they, and how can I take advantage of them?

The National General Liability policy provides liability coverage for scouting activities. Occasionally, a council may have an outside party interested in using their facilities for a fee. In years past, councils have typically had to go bare or pay an excessive amount of premium, making the cost of the insurance outweigh the benefit of purchasing it.

Our program is now offering TULIP policies (Tenant User Liability Insurance Policy) starting at a deposit of only \$250. Premiums for an individual event can be as low as \$100, and can be charged back to the user group. This is actually a liability policy for the user group of the Boy Scout facility. Coverage is provided for the council as well. To participate, you must be in our program and have your agent contact our office to complete a simple one page form.

Popcorn Considerations

Popcorn is a fantastic tool that provides funding and resources that enable the scouts to continue to thrive in the variety of programs available through their local councils. As with any fundraising, there are always considerations that should be addressed in order to maximize the potential earnings for your fundraising events. Reducing the risk of loss, while ensuring you have the proper coverage in place, is a well rounded approach to make the most out of every fundraising dollar.

- Material Handling – When volunteers assist with lifting and moving popcorn, it is good to review proper lifting techniques as a reminder of how to keep everyone safe from injury. Enclosed is some material for a quick review to help keep everyone unharmed.
- Forklift Operations – Make sure you are using operators that have frequent and recent experience doing this. They should be licensed and certified. Contact our office if you would like us to provide you with some forklift training material.

- Proper Insurance Coverage – If you are part of our program, you have up to \$500,000 in coverage for Business Personal Property at unscheduled locations. The popcorn is valued at selling price; this eliminates the need for loss of income coverage for this exposure. Contact your local agent to make sure that you have the proper coverages in the event of a loss.

Another Way To Keep Costs Down

Remember to always turn in your Workers' Compensation claims as soon as possible in order to reduce the cost of your Workers' Compensation claims.

Reducing the cost of a Workers' Compensation claim lowers your experience modification factor, which can ultimately reduce your Workers' Compensation premium by thousands of dollars.

Reducing the risk of loss, while ensuring you have the proper coverage in place, is a well rounded approach to make the most out of every fundraising dollar.

FOR MORE INFORMATION CONTACT:

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