Liability Insurance for Non-BSA-Owned Watercraft/Boats

Q. How does liability insurance work for non-BSA-owned watercraft/boats used in scouting programs?

Important Point
This fact sheet is only a summary introduction. Consult the Guide to Safe Scouting for the most complete and up to date information about liability insurance.¹

The Basics
Owners (chartered organizations or others) of boats donated for use in Scouting activities must carry their own liability insurance.

- Boats under 26 feet need to have at least $300,000 in coverage.
- Boats 26 feet and over should have $500,000 in coverage.

The BSA's General Liability Insurance Program coverage is excess of the liability coverage ($300,000 or $500,000) carried by the owner.

Exception: The following are examples of watercraft/boats that need not be insured by the chartered organization and others if they are to be used in an official Scouting activity: canoes, kayaks, rafts, catamarans, and sailboats (under 26 feet).

More Details
Only general liability insurance coverage is available; no hull damage insurance is provided.

Follow the Guide to Safe Scouting, which contains a listing of prohibited activities. Prohibited activities are not considered official Scouting activities.

This section in the Guide to Safe Scouting provides the most complete and up to date information about liability insurance.

¹ The BSA Risk Management Notebook, available to your local Scout executive staff, contains information about liability insurance coverage for BSA-owned watercraft.