



# 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.<sup>1</sup>

## 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.

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

