

Chapter 5: Staying Safe—Always!

In Girl Scouting, the emotional and physical safety and well-being of girls is always a top priority! You, the parents/guardians of the girls in your group, and the girls themselves share the responsibility for staying safe. The next three sections flesh out who's responsible for what.

Responsibilities of the Volunteer

One of your responsibilities as a volunteer is to safeguard the health of the girls in your group and instill in them a sense of safety. This responsibility may take the form of:

- Preventing injury and illness to participants in Girl Scout activities.
- Demonstrating a concern for the health and welfare of the individuals for whom you are responsible.
- Honoring pluralism and diversity so that girls feel emotionally safe—that is, accepted by and connected with you and other girls in your group.

Girl Scouts trusts you to:

- Observe all safety guidelines and activity-specific checkpoints, as well as Lakes and Pines Volunteer Policies found later in this chapter, including those that supplement or augment Girl Scouts standards. That information is available both in this chapter and in *Safety-Wise*, a book available from your membership services staff member at any time
- and of no charge. Also be sure to follow local, state, and federal laws and ordinances.
- Take advantage of the learning opportunities offered by your council.
- Involve girls in safety planning (events should be girl-led, but girls require guidance from you on staying safe).

Be a role model for girls, adhering to the following guidelines at all times:

- Never, ever, ever use illegal drugs!
- Don't smoke cigarettes or drink alcohol in the presence of girls.
- Never carry firearms or ammunition in the presence of girls. If you're facilitating a marksmanship activity, transport weapons separately. Never engage in child abuse of any kind, as defined by the Child Abuse Prevention and Treatment Act. Abuse includes neglect, physical injury, emotional maltreatment including verbal abuse of a child, and sexual abuse. Sexual advances, improper touching, and sexual activity of any kind with girl members are strictly prohibited.

Responsibilities of Parents and Guardians

You want to engage each parent or guardian in assisting you in ensuring the health, safety, and well-being of girls. Clearly communicate to parents and guardians that they are expected to do the following:

- Provide permission for their daughters to participate in Girl Scouting as well as provide additional consent for activities that take place outside the scheduled meeting place, involve overnight travel, involve the use of special equipment, and/or cover sensitive issues.
- Make provisions for their daughters to get to and from meeting places or other designated sites in a timely manner and inform you if someone other than the parent or guardian will drop off or pick up the child.
- Provide their daughters with appropriate clothing and equipment for activities, or contact you before the activity to find sources for the necessary clothing and equipment.
- Follow Girl Scout safety guidelines and encourage their children to do the same.
- Assist you in planning and carrying out program activities as safely as possible.
- Participate in parent/guardian meetings.
- Be aware of appropriate behavior expected of their daughters as determined by the council and you.
- Assist volunteers if their daughters have special needs or abilities and their help is solicited.

Responsibilities of Girls

Girls who learn about and practice safe and healthy behaviors are likely to establish lifelong habits of safety consciousness. For that reason, each Girl Scout is expected to:

- Assist you and other volunteers in safety planning.
- Listen to and follow your instructions and suggestions.
- Learn and practice safety skills.
- Learn to “think safety” at all times and to be prepared.
- Identify and evaluate an unsafe situation.
- Know how, when, and where to get help when needed.

Knowing How Many Volunteers You Need

Girl Scouts has established adult-to-girl ratios—that is, a chart that shows the minimum number of adults needed to supervise a specific number of girls. (There may also be maximums for events due to size or cost restrictions.) These supervision ratios were devised to ensure the safety and health of girls—for example, if one adult has to respond to an emergency, a second adult is always on-hand for the rest of the girls. It may take you a minute to get used to the layout of this chart, but once you start to use it, you’ll find the chart extremely helpful.

	Group meetings: Two non-related adults (at least one of whom is female) for this number of girls	Group meetings: Plus one adult for each additional number of girls	Series, travel, and camping: Two unrelated adults (at least one of whom is female) for each number of girls	Series, travel, and camping: Plus one adult for each additional number of girls
Girl Scout Daisy (K–1)	12	6	6	4
Girl Scout Brownie (2–3)	20	8	12	6
Girl Scout Junior (4–5)	25	10	16	8
Girl Scout Cadette (6–8)	25	12	20	10
Girl Scout Senior (9–10)	30	15	24	12
Girl Scout Ambassador (11–12)	30	15	24	12

Here are some examples: If you have a group meeting with 17 Daisies, you need three non-related adults (in other words, not your sister, spouse, parent, or child), at least one of which is female. If, however, you have 17 Cadettes attending a group meeting, you need only two non-related adults, at least one of which is female. Likewise, if you’re taking 13 Brownies on a trip, you need three non-related adults present, at least one of which is female. But 13 Seniors on a trip requires only two non-related adults, at least one of which is female.

In addition to the adult-to-girl ratio chart, please remember that adult volunteers must be at least 18 years old (or at the age of majority defined by the state if it is older than 18).

Approaching Activities

How can you, as a Girl Scout volunteer, determine whether an activity is safe and appropriate? Good judgment and common sense often dictate the answer. What is safe in one circumstance may not be safe in another. An incoming storm, for example, might force you to assess or discontinue an activity. If you are uncertain about the safety of an activity, call your council staff with full details and don't proceed without approval. Err on the side of caution and make the safety of girls your most important consideration. One of the most oft-used components of *Safety-Wise* is the list of activity checkpoints in the second half of that book. Volunteers who are about to engage with girls in an activity—say, bicycling—can turn to *Safety-Wise*, read the Bicycling Activity Checkpoint, and understand all the safety precautions that must be taken.

When planning activities with girls, note the abilities of each girl and carefully consider the progression of skills from the easiest part to the most difficult. Make sure the complexity of the activity does not exceed girls' individual skills—bear in mind that skill levels decline when people are tired, hungry, or under stress. Also use activities as opportunities for teamwork, which is one of the outcomes for the connect key in the GSLE (see Chapter 3)!

Health Histories (Including Examinations and Immunizations)

Girl Scouts of Minnesota and Wisconsin Lakes and Pines requires a troop leader maintain all health history forms for adults and girls. These remain with the troop and are updated every three years. Please keep in mind that information from a health examination is confidential and may be shared only with people who must know this information (like a girl herself and her parent/guardian).

For philosophical or religious reasons, some parents/guardians may object to immunizations or medical examinations. Our staff is here to help you attempt to make provisions for these girls to attend Girl Scout functions in a way that accommodates these beliefs.

It is important for you to also be aware of any medications a girl may take or allergies she may have.

- Medication, including over-the-counter products, must never be dispensed without prior written permission from a girl's custodial parent or guardian. Some girls may need to carry and administer their own medications, such as bronchial inhalers, an EpiPen, or diabetes medication.
- Common food allergies include dairy products, eggs, soy, wheat, peanuts, tree nuts, and seafood. Before you serve peanut-butter-and-jelly sandwiches, cookies, or chips as a snack, *ask* whether anyone is allergic to peanuts, dairy products, or wheat!

Girl Scout Activity Insurance

A portion of your annual registration dues pays for supplementary insurance for you. This insurance provides up to the specified maximum for medical expenses incurred as a result of an accident while the members is participating in an approved, supervised Girl Scout activity, after your primary insurance pays out. Non-registered parents, tag-alongs (brothers, sisters, friends), and other persons assisting you are not covered by basic coverage.

This insurance coverage is not intended to diminish the need for or replace family health insurance. And it does not duplicate medical expense benefits collected under other programs, so after approximately \$100 in benefits have been paid under this plan, the family's medical insurance takes over. If there is no family insurance or health care program, a specified maximum of medical benefits is available.

An optional plan of activity insurance is available for Girl Scouts taking extended trips and for non-members who participate in Girl Scout activities. These plans are secondary insurance individuals are entitled to receive while participating in any approved, supervised Girl Scout activity. Additional insurance coverage is required for any Girl Scout activity that involves non-Girl Scouts or lasts longer than three days and two nights. Visit www.mutualofamerica.com/gsusu for an application or contact the bookkeeper at the Lakes and Pines' Waite Park Regional Center for details.

Liability

Girl Scouts of Minnesota and Wisconsin Lakes and Pines, a corporation, is protected within the policy limits of its liability insurance from liability claims arising from its acts and those of its agents. Included, as insured, are all registered adult volunteers in this council. All troops/groups doing any activity must follow the Safety-Wise guidelines so the Council's liability insurance is not put into jeopardy.

Girl Scout Activity Accident Insurance – Basic Coverage

To ensure every registered girl and adult member is covered by accident insurance during normal supervised Girl Scout program activities, Girl Scouts of the USA maintains basic activity accident insurance coverage with Mutual of Omaha. Coverage is automatic for members upon registration with Girl Scouts of the USA and payment of the national membership fee. The premium cost for this Basic Coverage Activity Accident Insurance Plan is paid by Girl Scouts of the USA.

Basic accident coverage is valid for "approved, supervised Girl Scout activities," meaning the activity: 1. is carried out by members of the Movement; 2. is conducted under the supervision of adults; and 3. is in keeping with the Girl Scout Program Standards. It is for accidents that may occur during regular troop activities or during activities lasting two consecutive nights; for example, Friday afternoon to Sunday afternoon. If an accident happens that requires medical treatment by a physician or emergency room, the Girl Scout leader should take the person (child or adult) to the nearest medical facility. Mutual of Omaha will pay up to \$100 in medical expenses. If there is no other medical insurance, Mutual of Omaha will cover up to \$10,000 for accident medical expenses.

After treatment for the accident is received, follow the steps in "Filing a Claim and Notifying the Council of an Injury."

Filing a Claim and Notifying the Council of an Injury

If you or one of the girls in your troop is injured, complete the following steps to report the claim to the Council.

- A. Notify the Community Coordinator or Membership Staff in your Service Unit.
- B. Complete the Emergency Report Form (#1004.13) and mail it to the Director of Finance at the Waite Park Regional Center (ext. 228).
- C. **Complete and sign** the “Mutual of Omaha/Girl Scouts of the USA Claim Form” immediately. You may print a copy of this form at www.mutualofamerica.com/gsus or contact the Director of Finance at the Waite Park Regional Center. Have the troop leader or event coordinator sign the form. Attach any itemized billing or diagnosis information.
- D. **Make copies of all forms for your records and mail the originals to the Director of Finance at the Waite Park Regional Center. DO NOT SEND THE FORMS DIRECTLY TO MUTUAL OF OMAHA.** All claim forms must be processed by Girl Scouts of Minnesota and Wisconsin Lakes and Pines before being sent to Mutual of Omaha.

The Director of Finance will validate and forward the forms to Mutual of Omaha for processing. Benefits will be sent directly to the provider unless otherwise instructed at the time of filing a claim.

Additional bills received by the parent/guardian, leader, or other responsible persons after the initial claim should be forwarded to the Director of Finance at the Waite Park Regional Center.

Leasing Buses and Other Vehicles

A certificate of insurance from the bus or vehicle owner or leasing agent must be filed with the Director of Finance at the Waite Park Regional Center prior to the use of the vehicle by any Girl Scout staff or volunteer.

Hold Harmless

All hold harmless agreements requested of volunteers from schools, horseback riding stables, churches, community centers, etc., must be reviewed by the Director of Finance. Please call the Director of Finance for further information and do not sign any of these agreements yourself.

Certificates of Insurance

Please call the Director of Finance at the Waite Park Regional Center if you are planning to participate in an activity that requires a certificate of insurance.

Review the Girl Scouts insurance plan description by going to http://www.mutualofomaha.com/girl_scouts_of_the_usa/index.html.

Providing Emergency Care

As you know, emergencies can happen. Girls need to receive proper instruction in how to care for themselves and others in emergencies. They also need to learn the importance of reporting to adults any accidents, illnesses, or unusual behaviors. To this end, you can help girls:

- **Know what to report.** See the “Procedures for Accidents” section later in this chapter.
- **Establish and practice procedures for weather emergencies.** Certain extreme-weather conditions may occur in your area. Talk with girls about what to do in case of a natural disaster. Learn more at the Girl Scouts of the USA web site, www.girlscouts.org, or by visiting the Federal Emergency Medical Agency, www.fema.gov/kids. During severe weather, be sure and listen to your local radio station.
- **Establish and practice procedures for such circumstances as fire evacuation, lost persons, and building-security responses.** Every girl and adult must know how to act in these situations. For example, you and the girls, with the help of a fire department representative, should design a fire evacuation plan for meeting places used by the group.
- **Assemble a well-stocked first-aid kit that is always accessible.** First-aid administered in the first few minutes can mean the difference between life and death. In an emergency, secure professional medical assistance as soon as possible, normally by calling 911.

First-Aid/CPR

Emergencies require prompt action and quick judgment. Girl Scouts recommends that, when girls are present, at least one adult volunteer be first-aid/CPR certified. For that reason, if you have the opportunity to get trained in council-approved first-aid/CPR, do it! You can take advantage of first-aid/CPR training offered by chapters of the American Red Cross, National Safety Council, EMP America, American Heart Association, or other sponsoring organizations approved by your council. CPR training must be adequate for the participants in the activity—that is, you must take child CPR if younger girls are present and adult CPR when working with older girls and adults. Among other things, these training sessions will teach you how to protect yourself and others from spreading infectious diseases (including HIV/AIDS, hepatitis, and others). You will also learn to assemble a first-aid kit that includes appropriate items for the activities you’re sharing with girls.

Make sure a general first-aid kit is available at your group meeting place and when girls are transported to and from any event. Please be aware that you may need to provide this kit, if one is not available at your meeting place. You can purchase a commercial kit or you and the girls can assemble a kit yourselves. In addition to standard materials, all kits should contain a copy of a recognized first-aid book and your council and emergency telephone numbers (available in the Procedure for Accidents section). Girl Scout activity insurance forms, parent/guardian consent forms, and health histories need to be included, as well.

First-Aider

A first-aider is an adult volunteer who has taken Girl Scout–approved first-aid and CPR training that includes specific instructions for child CPR. If, through the American Red Cross, National Safety Council, EMP America, or American Heart Association, you have a chance to be fully trained in first-aid and CPR, doing so may make event- and activity-planning go a little more smoothly. The activity checkpoints in *Safety-Wise* tell you when a first-aider needs to be present—so, and if you’re a first-aider, you’ll be all set!

Procedures for Accidents

Although you hope the worst never happens, you must observe council procedures for handling serious accidents or fatalities. At the scene of an accident, first provide all possible care for the sick or injured person. Follow established council procedures for obtaining medical assistance and reporting the emergency. To do this, you must always have on hand the names and telephone numbers of council staff, parents/guardians, and local emergency services such as the police, fire department, or hospital emergency technicians.

Use these guidelines in the event of a crisis or potential crisis situation such as emergencies, accidents, or fatalities. If there is not a medical emergency, please complete form #1004 (found in the forms section) and submit to the communications department at the Waite Park Regional Center.

Safety first

1. Give priority attention to the injured. Call emergency services (911 in most communities).

For a **SERIOUS INJURY** call:

- Doctor
- Ambulance
- Human services professional/clergy

For a **FATALITY**:

- Always call Police
- Do not disturb victim or surroundings
- Call Human services professional/clergy

2. Appoint a responsible adult or girl to stay with uninjured persons. A Girl Scout staff will contact parents/guardians or next of kin.
3. Immediately contact the CEO or Director of Communications to report the nature of the situation. Be prepared to give names and phone numbers of those involved.

During Office Hours:

800-955-6032 ext 234 or 221
320-252-2952 ext 234 or 221

After Office Hours:

Cell: 320 260-5873

4. **MAKE NO STATEMENTS TO THE MEDIA.** Refer all questions to the CEO or staff representative. Say, "I'm sorry, but I need to have you talk with a Girl Scout staff." Do not place blame or accept responsibility.
5. Stay in contact with the designated staff member and give updates to the situation.

File an Emergency Report Form #1004 within 24 hours with the staff whom you have notified (see forms section). In all emergencies involving accidents or injuries, obtain insurance forms from the Finance Department at the Waite Park Regional Center.

After receiving a report of an accident, council staff will arrange for assistance, if needed, at the scene. She or he will notify custodial parents/guardians or other appropriate adults. If a child needs emergency medical care as the result of an accident or injury, first contact emergency medical services, and then follow council procedures for accidents and incidents. Your adherence to these procedures is critical, especially with regard to notifying parents or guardians. If the media is involved, let council-designated staff discuss with these representatives.

In the event of a fatality or other serious accident, notify the police. A responsible adult must remain at the scene. In the case of a fatality, do not disturb the victim or surroundings. Follow police instructions. Do not share information about the accident with anyone but the police, your council, and, if applicable, insurance representatives or legal counsel.