



Safety Guide

2022-2023



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Volunteering with Girl Scouts of Kentuckiana

GSK Volunteer

A GSK volunteer must be 18 years old and/or a high school graduate or equivalent, with a current membership, completed background check, and child protection training. Each troop must have a leader and co-leader who fulfill the GSK volunteer requirements and are unrelated. At least one of them must be female.

GSK's Code of Conduct

It is expected that all members, volunteers, and staff, exhibit behavior that is in accordance with the Girl Scout Promise and Law at all times when representing Girl Scouts of Kentuckiana. Members are trusted to be good stewards of their resources and to uphold rigorous standards of conduct and personal integrity. However, if a situation arises where it is difficult to determine the proper course of conduct, the matter should be brought to the attention of your local volunteer and/or staff support team. The full text of GSK's Code of Conduct can be found [here](#).

Background Checks

GSK requires adult membership and background checks on all volunteers and any adults (parents, guardians, family members, others):

- **Directly supervising girls:** troop leaders, troop volunteers, and camp volunteers.
- **Attending overnight functions with girls:** all adults attending overnight events.
- **Driving girls:** all adults driving girls, besides their direct family members.
- **Working directly with troop/group funds:** cookie chairs, fall product chairs, and finance leads.
- **Working indirectly with volunteers in a leadership capacity:** service unit team, trainer, board members, area chair or vice chair, area delegate etc.
- **All staff members**

Volunteers will receive an email link from:

Girl Scouts of Kentuckiana <theadvocates@sterlingvolunteers.com>

A background check will be conducted and be repeated every three years. These reports are handled in a confidential manner and staff will address specific follow up concerns with the volunteer. If there are certain restrictions on a volunteer's involvement, those limitations will be communicated with the service unit manager and volunteers who supervise the troops.

Child Protection

GSK seeks to provide the most secure environment possible for its girls. The [Child Protection Policy](#) helps provide an environment that is free of child abuse and that safeguards the health and well-being of our girls. Physical punishment, sexual misconduct, physical neglect, and verbal and emotional abuse are strictly prohibited. GSK reserves the right to terminate, dismiss, or take any appropriate action in response to anyone who violates this policy or who is found guilty of child abuse and/or neglect.

Girl Scout volunteers are considered mandated reporters by state law in both Kentucky and Indiana. Therefore, we require all volunteers who work directly with girls to complete Child Protection Training. This training explains the signs to watch for and how to report suspected abuse. As a mandated reporter if you have a reasonable cause to suspect child abuse or neglect, you are legally obligated to make a report to Child Protection Services. You are required to make a report each time you become aware of any further grounds for your belief. You do not have to prove the abuse occurred, nor should you investigate it on your own.

To protect the girls and yourself as well, here is the list of Top 10 Nevers from Safeguard from Abuse, our child protection training.

1. Never tickle children—it's overstimulating and is considered to be a deceptive device that may lead to fondling.
2. Never engage in rough, physical, or sexually provocative games, including horseplay.
3. Never allow or engage in inappropriate touching.
4. Never allow a child to stand between your legs when seated. Gently guide the child to your side. You may still speak to and comfort the child.
5. Never hold school age and older children on your lap. Holding a preschooler is ok for short time spans.
6. Never allow children to use inappropriate language or make sexually suggestive comments, even in fun.
7. Never show pornography or involve youth in pornographic activities or photographs.
8. Never let them out of your view. All children are within your sight at all times. If your girls are mature enough and are using the buddy system, you can make exceptions to this rule.
9. Never kiss a child on the lips. Never let a child kiss you on the lips, especially if you are working with or coaching an older team of the opposite sex.
10. Never let allegations a child makes go unchallenged or unrecorded. Act promptly.

Reporting Child Abuse or Neglect

- If you believe a child is in imminent danger and is in need of immediate protection, call the local police department.
- If there is no immediate danger, call the child protection hotline.
- Fill out an [Incident/Accident Report](#) with the case number and submit it to the Child Protection Officer, Anita Bullitt, within 24 hours at abullitt@gskentuckiana.org or 502-413-2851.
- After reporting, your role is complete unless you see future signs that require a report.

Child Protection Hotline

Kentucky

800-752-6200 or
877-597-2331

Indiana

800-800-5556

GSUSA Safety Guidelines and GSK Policy

Every adult in Girl Scouting is responsible for the physical and emotional safety of girls, and we all demonstrate that by agreeing to follow these guidelines at all times.

- Ensure safe overnight outings. Prepare girls to be away from home by involving them in planning, so they know what to expect. Avoid having men sleep in the same space as girls and women. During family or parent-daughter overnights, one family unit may sleep in the same sleeping quarters in program areas. When parents are staffing events, daughters should remain in quarters with other girls rather than in staff areas.
- Create an emotionally safe space. Adults are responsible for making Girl Scouting a place where girls are as safe emotionally as they are physically. Protect the emotional safety of girls by creating a team agreement and coaching girls to honor it. Agreements typically encourage behaviors like respecting a diversity of feelings and opinions; resolving conflicts constructively; and avoiding physical and verbal bullying, clique behavior, and discrimination.
- Ensure that no girl is treated differently. Girl Scouts welcomes all members, regardless of race, ethnicity, background, disability, family structure, religious beliefs, and socioeconomic status. When scheduling, helping plan, and carrying out activities, carefully consider the needs of all girls involved, including school schedules, family needs, financial constraints, religious holidays, and the accessibility of appropriate transportation and meeting places.
- Promote online safety. Instruct girls never to put their full names or contact information online or engage in virtual conversation with strangers. Girls should never arrange in-person meetings with online contacts, other than to deliver cookies and only with the approval and accompaniment of a parent or designated adult. On group websites, publish girls' first names only and never divulge their contact information. Teach girls the Girl Scout Internet Safety Pledge and have them commit to it.
- Keep girls safe during money-earning activities. The Girl Scout Fall Product and Cookie Program are an integral part of the program. During Girl Scout Product Programs, you are responsible for the safety of girls, money, and products. In addition, a wide variety of organizations, causes, and fundraisers may appeal to Girl Scouts to be their labor force. When representing Girl Scouts, girls cannot participate in money-earning activities that represent partisan politics or that are not Girl Scout-approved product programs and efforts.

GSK's Safety Policies

- **Weapons.** Girl Scouts of Kentuckiana strictly prohibits any person, licensed or not, from being in possession of weapons at any activity where girls are present, in any vehicle used for Girl Scout activities, and at any council facility or camp property. Prohibited weapons include all forms of weapons or explosives that are restricted by local, state, or federal laws. This includes all firearms, even if licensed, illegal knives, and other weapons covered by the law. Exceptions to this policy may be made only in the performance of specific responsibilities for the council or educational or program purposes, such as for group marksmanship activities. The council CEO will approve any such exceptions in advance and in writing only. Law enforcement officers are exempt from this policy provided they are following the requirements of their employer regarding weapons possession.
- **Tobacco.** The council supports and encourages a smoke-free environment inclusive of vaping and e-cigarettes. Smoking is prohibited at any council facility or camp property, except in designated areas set aside for smokers. The use of tobacco or e-cigarettes by girls, or by adults in the presence of girls, at any Girl Scout activity, including transportation to and from the event, is prohibited.
- **Drugs.** Possession or consumption of illegal drugs or any legal substance not used according to accepted medical practices is prohibited at any Girl Scout activity or on any council property at any time.
- **Alcohol.** Alcoholic beverages are not permitted at any Girl Scout-sponsored activity where girls are present. Alcoholic beverages may be permitted at council offices or on council property by staff, volunteers, outside groups, or non-members provided proper licensing and insurance considerations are met. Girl Scouts may participate as a group at any event provided by the community or other youth-serving organization where alcoholic beverages are available as part of the event. No adult accompanying Girl Scouts may consume alcohol during the activity.
- **Hunting and Trapping.** Hunting and trapping are not permitted on Girl Scout camp property. All camp properties must be posted. Exceptions to this policy may be made only in the performance of specific responsibilities for the council. The CEO will make any such exception in advance and in writing only.
- **Personal Pets.** Personal family pets are not permitted on Girl Scout camp properties during programs or when girls are present. Exceptions to this policy include service animals and program activities that include family pets and pets owned by council staff residing at camp. At all times, all pets will be under the control of a responsible person and not permitted to roam freely.
- **Political and Legislative Activity.** Girl Scouts may not authorize anyone in the name of Girl Scouting to participate or intervene directly in any political campaign on behalf of or in opposition to any candidates for public office. Girl Scouts may not participate in any legislative activity or function that contravenes the law governing tax-exempt organizations.
- **Hostility.** The council strictly prohibits hostility in any form against all persons having involvement with the council. Hostility is considered to include, but not be limited to, physical violence as well as harassment, intimidation, stalking, coercion, display of weapons, threats, bullying, and talking or joking about hostility whether in person or through some other means of communications such as writing, telephone, text messaging, voice mail, email, or any other methods of communication or technology.

Safety Activity Checkpoints

When you and your girls are planning activities, it's essential that you consult [Safety Activity Checkpoints](#) for all aspects of the activity that will lead to it not only being safe, but also being conducted within the safety parameters of GSUSA. If you cannot find an activity, it may be something deemed not safe enough for a Girl Scout group to do. For example, bungee jumping would be inappropriate!

Aerial Fitness	Tubing
Amusement Parks	Waterskiing and Wakeboarding
Animal Interaction	Windsurfing
Backpacking	Climbing and Adventure
Bicycling	Challenge Courses
Camping	Climbing and Rappelling
Computer and Internet Use	Recreational Tree Climbing
Cookie and Product Programs	Zip Lining
Cross-Country Skiing	
Downhill Skiing and Snowboarding	Paddling and Rowing Sports
Fencing	Canoeing
Fishing and Ice Fishing	Corcl Boats
Geocaching	Kayaking
Go-Karting	Row Boating
Hayrides	Standup Paddle Boarding
Hiking	Whitewater Rafting
Horseback Riding	Sailing
Ice Skating and Roller Skating	
Indoor Skydiving	Target Sports
Indoor Trampoline	Target Sports
Inflatables	Archery
Miscellaneous Activities	Ax, Knife, and Hatchet Throwing
Offshore Water Vessels	Slingshot
Orienteering	
Outdoor Cooking	
Parades and Other Large Group Gatherings	
Pocket Knife and Jackknife Safety	
Scuba	
Sledding and Tobogganing	
Snorkeling	
Snowshoeing	
Spelunking/Caving	
Surfing	
Swimming	
Tools-Hand and Power	
Tethered Hot Air Balloon Rides	
Travel/Trips	

Buddy System

Never do anything in camping (or in Girl Scouting) without using the buddy system. Buddies are teams of two (if you have an extra person, make one team of three), who are responsible to each other. They stay together at all times, warn each of danger, give each other assistance if it is safe to do so, and go for help if their buddy is injured or in danger.

Leaders are still responsible for all the girls, but this makes the girls responsible for each other too. The girls need to be involved in the buddy system during the pre-trip planning, at the beginning of each outing, and during the outing. Everyone needs to understand how the buddy system works, and leaders need to review all possible hazards with the girls, “do’s” and don’ts”, and conduct periodic buddy checks. Leaders should buddy-up, too!

Emergency Preparedness

The Girl Scout Motto is Be Prepared! Please follow these minimum emergency preparedness guidelines:

- Check out the emergency procedures for your meeting place, and regularly practice emergency drills with the girls. Be aware of how to contact available help.
- Know the signals for emergencies and tornado warnings for your troop meeting location.
- Know how to contact personnel who are responsible for the building you are using.
- Always have emergency telephone numbers with you.

General Permission and Health History

Every girl needs to have a [General Permission and Health History Form](#) on file with the troop. This form gives permission for the girl to attend troop meetings at their regularly scheduled location. It also contains some general health history information to ensure that the girl is properly cared for in the event of an accident or illness. The form must be filled out and signed by a parent and/or guardian.

These forms are strictly confidential and should only be viewed by those members of the troop leadership team that will need access to this information. Adults who are regularly attending meetings should fill out this form on themselves as well. They do not have to fill it out in its entirety, but knowing any medical conditions, allergies, and emergency contact information is important in an emergency.

Have a First-Aid Kit and a First Aider

A first aider is not required for every Girl Scout activity, such as your standard troop meetings. Please consult the “Prepare for Emergencies” section of the [Safety Activity Checkpoints](#) for the specific activity to determine whether a first aider is required and their level of certification. Being trained in first aid and CPR is a valuable life skill.

- Have a first-aid kit at every meeting and activity. You may want to put your first kit together by having families donate some needed items.
- Identify which adult will be your trained first aider.
- Keep your health history forms nearby and ensure that your first aider is aware of any health conditions of girls or adults that need close monitoring.
- Include a Girl Scout insurance claim form in your kit.
- Include a copy of [Procedures for Handling Serious Accidents, Major Emergencies, or Fatalities](#) in your kit.

What can the girls do?

- Consult the Girls’ Guide for your level and look for the Safety Award. Your girls could earn this award! Learning how to be safe is a process that we build upon level after level as the girls mature.
- Each level, beyond Daisies, has a First Aid badge. Its requirements are found in the badge section of the Girls’ Guide. Your first aider may be a great resource person as your girls earn the First Aid badge at each level of Girl Scouting.

First Aider

A first aider is a 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, MEDIC First Aid, or American Heart Association, you have a chance to be fully trained in first aid and CPR, doing so may make your activity planning go a little more smoothly.

Each safety activity checkpoint will tell you when a first aider needs to be present. Since activities can take place in a variety of locations, the presence of a first aider and the qualifications they need to have are based on the remoteness of the activity. For example, if you take a two-mile hike in an area that has cell phone reception and service along the entire route and Emergency Medical Services (EMS) is no more than 30 minutes away at all times the first aider will not need to have knowledge of wilderness first aid. If, on the other hand, you take the same two-mile hike in a more remote area with no cell phone service and where EMS is more than 30 minutes away, the first aider must have knowledge of wilderness first aid (see the chart below).

Access to EMS	Minimum Level of First Aid Required
Less than 30 minutes	First Aid
More than 30 minutes	Wilderness First Aid (WFA) or Wilderness First Responder*

*Although a WFR is not required, it is strongly recommended when traveling with groups in areas that are greater than 30 minutes from EMS.

It is important to understand the differences between a first-aid course, and a wilderness-rated course. Although standard first-aid training provides basic incident response, wilderness-rated courses include training on remote-assessment skills, as well as emergency first-aid response, including evacuation techniques, to use when EMS is not readily available.

Note: The presence of a first aider is required at resident camp. For large events—200 people or more—there should be one first-aider for every 200 participants. The following healthcare providers may also serve as first aiders: physician, physician’s assistant, nurse practitioner, registered nurse, licensed practical nurse, paramedic, military medic, and emergency medical technician.

Medications

No medications can be administered to a minor unless the following conditions are met:

1. No minor may administer medications at any time (except as noted in #5).
2. All medications must be in the original container and maintained in a location deemed to be safe and appropriately accessible.
3. Prescription medications must be administered according to the doctor’s orders.
4. Non-prescription medications must be administered according to the directions on the label and only with signed parental/guardian consent.
5. Prescriptions designed for self-medication in case of an emergency such as epinephrine, inhalers, etc., should be kept by the individual they are prescribed to all the time.

What to Do in an Emergency

Although you hope the worst never happens, you must observe council procedures for handling accidents and fatalities. Please follow these steps:

1. First, contact emergency medical services to arrange for care for the sick or injured person.
2. Ensure that the scene is safe before providing care for the sick or injured person.
3. Designate who will provide care for the sick or injured person and give priority attention to providing care.
4. Ensure other adults are supervising the remaining people. Ensure they are safe, and if possible, take them to another location away from the scene.
5. Notify the family of the sick or injured person.
6. In the event of a serious accident or fatality, contact GSK staff who will arrange for additional assistance at the scene, if needed, and will notify families as appropriate. To report the emergency and secure additional assistance, call the office during normal business hours. Other times, please call one of the Staff Emergency Contacts.
7. In the event of a fatality or other serious accident, always notify the police.
8. Retain a responsible person at the scene. See that the victim and the surroundings are not disturbed until the police have assumed authority.
9. Refer any media inquiries (press, radio, television) to the CEO.
10. Make no statements to the press. Do not discuss the incident, place any blame, or accept liability.
11. Submit an [Incident/Accident Report Form](#) to the council within 24 hours.

Staff Emergency Contacts

Chief Executive Officer
Maggie Elder
Office: 502-716-7222
Cell: 502-777-2476

Chief Business Officer
Greg Cardwell-Copenhefer
Office: 502-716-7237
Cell: 502-694-0991

Chief Development Officer
Tonya Schweitzer
Office: 502-413-2855
Cell: 502-523-3931

Chief Operating Officer
Meredith De Renzo
Office: 502-716-7226
Cell: 502-619-0633

Chief People Officer
Anita Bullitt
Office: 502-413-2851
Cell: 502-445-4394

When Sensitive Topics Come Up

Girl Scouts welcomes and serves girls and families from a wide spectrum of faiths and cultures. When girls wish to participate in discussions or activities that could be considered sensitive—even for some—put the topic on hold until you have spoken with parents and received guidance from your council.

When Girl Scout activities involve sensitive issues, your role is that of a caring adult who can help girls acquire skills and knowledge in a supportive atmosphere, not someone who advocates a particular position.

You should know, GSUSA does not take a position or develop materials on issues relating to human sexuality, birth control, or abortion. We feel our role is to help girls develop self-confidence and good decision-making skills that will help them make wise choices in all areas of their lives. We believe parents and guardians, along with schools and faith communities, are the primary sources of information on these topics.

The following guidelines have been developed by the Girl Scouts of Kentuckiana for use when planning any type of program, event or activity addressing sensitive issues. Leaders/adults, consultants, and program partners:

- Must understand and be willing to adhere to GSUSA policies.
- Should use trained personnel in the community to present sensitive issues programs and activities whenever possible. If the leader/adult of the troop or group is directing these programs or activities, specialized training on the subject is necessary.
- Should be sensitive to the needs and concerns of the local community where programs will be presented. All sides of an issue must be recognized and presented.
- Must provide educational information on sensitive issues rather than merely voicing personal opinions and points of view.
- Must recognize that attendance for girls at any sensitive issues program is optional, and parents are to be advised of this option.
- Must inform parents in advance and in detail about the program through a written or visual preview. Whenever possible, leaders/adults should involve parents in the planning of the program.
- Must obtain written approval or disapproval by family for each girl for participation sensitive issues program activities using the [Sensitive Issues Permission Form](#). A complete and detailed description of the program, including specific subject areas that will be covered, must be provided with the parent permission form.
- May invite parents of girls to attend any sensitive issues event or activity.
- Must preview all materials, including audio-visuals, considered for use from outside sources before they are presented to a group.
- Must obtain special permission is required through the council for activities involving issues of a sexual nature.
- Must evaluate programs and activities by the girls and parents.

Criteria for selecting community consultants include a willingness to present factual information rather than advocating a position; a willingness to follow Girl Scouts of Kentuckiana and Girl Scouts of the USA policies, standards, and procedures; an ability to present accurate, up-to-date information in a clear, interesting manner that is suitable to the age group; demonstration of a reputable background and references that are easily verified; and a demonstration of personal emotional ability to be supportive and non-judgmental to all participants.

Planning Day Trips

Getting out into the community with your troop can be such fun and there are many opportunities to work on earned awards while on trips. Here are a few basics:

- **Be Girl-led:** Get some input from your girls about what they'd like to do, where they'd like to go. You can offer some choices to guide their decision making.
- **Costs:** Be savvy and look for no-cost/low-cost options when your troop is new and has few financial resources. Save trips with big ticket price choices for later when the troop treasury can support part of the cost per girl.
- **Permission:** A separate permission slip is required for any outing that is beyond the troop's usual meeting location. Include where you are going, when, what to wear, what to bring (or not bring), and any other details you know families will want to know. Sample GS permission forms are provided by the council, but you can create your own permission slip for a trip, too.
 - Notify your service unit manager.
 - Arrange for drivers.
 - Be sure to have enough adults to meet girl/volunteer ratios.
 - Work with girls and adults in advance so everyone understands behavior expectations while on a trip.
 - Be sure your girls know to use the buddy system while on a trip.

Information about planning and safety for longer trips can be found in the [Travel Guide](#).

Understanding How Many Volunteers You Need

Activities that take place outside of a regular group meeting required a higher adult-to-girl ratio. 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.

	Group Meetings		Events, Travel, and Camping	
	Two unrelated volunteers (at least one of whom is female for every:	One additional volunteer for each additional:	Two unrelated volunteers (at least one of whom is female for every:	One additional volunteer for each additional:
Girl Scout Daisies (grades K-1)	12	1-6	6	1-4
Girl Scout Brownies (grades 2-3)	20	1-8	12	1-6
Girl Scout Juniors (grades 4-5)	25	1-10	16	1-8
Girl Scout Cadettes (grades 6-8)	25	1-12	20	1-10
Girl Scout Seniors (grades 9-10)	30	1-15	24	1-12
Girl Scout Ambassadors (grades 11-12)	30	1-15	24	1-12

Here are some examples: If you're meeting with 17 Daisies, you'll need three adults, at least two of whom are unrelated (in other words, not your sister, spouse, parent, or child), and at least one of whom is female. If this isn't making sense to you, follow the chart: you need two adults for 12 Daisies and one more adult for up to six more girls. You have 17, so you need three adults. If, however, you have 17 Cadettes attending a group meeting, you need only two unrelated adults, at least one of which is female (on the chart, two adults can manage up to 25 Cadettes). In addition to the adult-to-girl ratios, please remember that volunteers must be at least 18 years old, 21 if they are driving.

Adult supervision for all girls also extends to any online activity. For additional information on online safety, please consult:

- The "Computer and Internet Use" section of [Safety Activity Checkpoints](#)
- [Girl Scout Internet Safety Pledge](#)
- [Digital Cookie Terms and Conditions for Girls](#)

Tagalongs

A tagalong means a person who attends an event but is not of an age or skill level to participate. A tagalong can be a registered Girl Scout, sibling or friend (both boys and girls) who come with parents or guardians to a Girl Scout activity. For example, a registered Girl Scout Daisy tagging along with their parent who is leading a Girl Scout Junior activity is classified as a tagalong. A brother tagging along for a troop campout is also classified as a tagalong.

There are some key points to remember when working with tagalongs:

- Tagalongs are a separate group; therefore, a separate adult ratio is required for tagalongs to attend.
- Tagalongs must be kept under the continuous supervision of these adults while a Girl Scout activity takes place.
- Tagalongs follow the same rules as Girl Scouts regarding grade level for participating in activities, on and off GSK properties.
- [Optional Insurance](#) is available for invited non-members who are participating in age-appropriate activities. Only invited guests may be covered by insurance. See page 18.
- Troop funds should not be used for tagalongs or for the adults needed to supervise them.
- All adults must be registered members, have a background check, and have completed child protection training, even those working with tagalongs.

Tagalong Ratios for Events/Travel/Camping

Grade	Two unrelated volunteers (at least one of whom is female) for this number of tagalongs.	Plus one more volunteer for each additional number of up to this many more tagalongs.
K-1	6	1-4
2-3	12	1-6
4-5	16	1-8
6-8	20	1-10
9-12	24	1-12

Transporting Girls

How families decide to transport girls between their homes and Girl Scout meeting places is each family's individual decision and responsibility.

For planned Girl Scout field trips and other activities (outside the normal meeting time and place) in which a group will be transported in private vehicles:

- Every driver must be an approved volunteer at least 21 years old, and have a good driving record, a valid license and a registered/insured vehicle.
- Girls never drive other girls.
- If a group is traveling in one vehicle, there must be at least two unrelated, approved volunteers in the vehicle, one of whom is female. In addition, the girl-volunteer ratios listed on page 14 must be followed.
- If a group is traveling in more than one vehicle, the entire group must consist of at least two unrelated, approved volunteers, one of whom is female, and the girl-volunteer ratios listed on page 14 must be followed. Care should be taken so that a single car is not separated from the group for an extended length of time.
- GSK does not allow use of 15 passenger vans.
- Obtain family permission for any use of transportation outside of family transportation.
- Never transport girls in flatbed or panel trucks, in the bed of a pickup, or in a camper-trailer.
- Volunteers and volunteer groups who rent private transportation do so under their personal insurance and liability. Girl Scouts of Kentuckiana does not enter into legal agreements on behalf of volunteers.

Private transportation includes private passenger vehicles, rental cars, privately owned or rented recreational vehicles and campers, chartered buses, chartered boats, and chartered flights. Each driver of motorized private transportation must be at least 21 years old and hold a valid operator's license appropriate to the vehicle. In addition, state laws must be followed, even if they are more stringent than the guidelines here. Anyone who is driving a vehicle with more than 12 passengers must also be a professional driver who possesses a commercial driver's license (CDL).

Checklist for Drivers

When driving a car, RV or camper, take the following precautions and ask all other drivers to do the same:

- Keep directions and a road map in the car, along with a first-aid kit and a flashlight.
- Check your lights, signals, tires, windshield wipers, horns, and fluid levels before each trip, and recheck them periodically on long trips.
- Keep all necessary papers up to date including, but not limited to: your driver's license; vehicle registration; any state or local inspections; and insurance coverage.

- Wear your seat belt at all times, and insist that all passengers do the same. Girls under 12 must ride in the back seats.
- Follow all the established rules of the road in your state, including the speed limit. Some additional guidelines include: keeping a two-car-length distance between you and the car ahead of you; not talking or texting on a cell phone or other personal electronic device while driving; not using ear buds or headphones while driving; and turning your lights on when your windshield wipers are on.
- Plan rest stops every few hours and avoid driving for extended periods at night. If traveling with others, prearrange stopping places along the way. When planning longer trips, arrange for relief drivers.
- Don't drive when you are tired or taking medication that makes you drowsy.

Kentucky and Indiana Seatbelt/Child Restraint Laws

Kentucky	Indiana
<p>Any child under 40 inches tall must be in a child and/or infant seat.</p> <p>Any child younger than eight and between 40 and 57 inches tall be secured in a booster seat.</p> <p>Any children over eight or over 57 inches tall must be secured in a seat belt.</p>	<p>All children under the age of eight must be properly restrained in a child safety seat or booster seat according to the child restraint system manufacturer's instructions.</p> <p>All children under the age of 16 must be properly restrained either using a seat belt or a child restraint system, to include a booster seat.</p>

Girl Scout Insurance

Every registered Girl Scout and registered adult member in the Girl Scout movement is automatically covered under the basic Mutual of Omaha Activity Insurance plan upon registration. This secondary insurance coverage is not intended to diminish the need for, or replace existing, family health insurance. This insurance provides up to a specified maximum for medical expenses incurred as a result of an accident while a member is participating in an approved, supervised Girl Scout activity lasting one to two nights, after the individual's primary insurance pays out. When \$130 in benefits has been paid under this plan for covered expenses, any subsequent benefits from the basic plan will be payable (up to the specified maximum) only for expenses incurred that aren't covered under another insurance policy. If there is no family insurance or healthcare program, a specified maximum of medical benefits is available under the basic plan.

[Optional Insurance](#) is available for Girl Scouts taking extended trips and for non-members who participate in Girl Scout activities. In addition, insurance can be purchased for participants in activities and events who are not registered Girl Scouts. The insurance must be requested and prepaid at least four weeks in advance. You will want to keep a copy of a GS insurance form with your first-aid kit you need to use GS insurance.

Other Insurance Carried by the Council

Other insurance carried by the council is called Commercial General Liability Insurance. The council liability insurance covers certain suits, claims, and judgments including, in some cases, cost of defense for bodily injury and property damage. The insured, leaders and all other volunteers, individually or collectively, are covered for liability arising from appropriately carrying out their Girl Scout duties.

In order to ensure that you are appropriately carrying out your Girl Scout duties, review and follow [Safety Activity Checkpoints](#).