

California Square Dance Council Insurance Program

The California Square Dance Council, its member Associations, and clubs of the Associations are members of the United Square Dancers of America (USDA). USDA negotiates an insurance policy for their Affiliate Associations, clubs, and dancers and sets the fee for the coverage. This is a group coverage policy and is provided to all dancers and clubs who belong to an Affiliate Association of USDA. The USDA Insurance Chairman is the holder of the Master Policy and it can be viewed on their website at www.usda.org. Any questions concerning the policies should be directed to your Association Insurance Chairman. If this person cannot answer the questions, he/she will contact the State Insurance Directors.

A brochure is provided to each club with their first certificate for the new enrollment year that explains the coverage. By California law, this brochure serves as your policy since this is group coverage.

Facility Request

Most facilities require a certificate of liability insurance before they will allow a club to use their facility. When a member of the club contacts the facility, ask if a certificate is needed and if so, does the facility need to be named as additional insured and is there any particular wording they require.

Once a club has reserved a facility, they need to provide the Association Insurance Chairman with the facility name, rooms being used, address, and additional insurance, if needed. The club is responsible for getting this information on the facility to the Association Insurance Chairman in a timely manner. It may take **6 to 8 weeks to get a certificate.**

When the club receives the original certificate, it is their responsibility to take the original certificate to the facility. It is suggested you make a copy before you take it to the facility so you have the information and it comes in handy when you get ready to enroll for the next year.

If a club has to be relocated for one or two nights, but does not need a certificate, the club still must notify the Association Insurance Chairman. The Association Insurance Chairman also needs to know about any exhibition or special event the club may be having.

The insurance program has group travel insurance. Group travel will be covered under this policy subject to the following considerations:

1. A group shall be defined as 10 or more covered members of the USDA Insurance program.
2. Coverage will commence upon departure from a single common meeting point and continue in force during scheduled, sponsored and supervised dancing
3. Travel must be continuous and uninterrupted between point of origin and

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point of destination, subject to a minimum of 25 miles one way.

4. Vehicle must be commercially licensed for the transport of passengers.
5. Vehicle must be operated by a person who holds a valid operators license for such vehicle

Under the Liability claims portion of the insurance, any damage to a facility must be documented. The Facility must send a letter to the club along with bills for doing the repairs and/or cost estimates. You make a copy for your records and send the original to the Association Insurance Chairman. There is a \$100 deductible for the liability portion of this coverage which your club must pay.

Club Accident Report

The insurance policy also has Accident Medical Insurance for the dancers. If a dancer is hurt at a workshop or dance a **Club Accident Report** must be filled out. No matter if, the injured dancer is a club member from your club, a dancer from another Association club or Association, or a guest.

A copy of the Club Accident Report form has been attached for your convenience. We encourage you to print copies for your club's use. Copies of the form must be available at each dance event for use in case of an accident.

If someone has an accident, an officer of the club must fill out the form at once. The officer then makes a copy and sends the original to the Association Insurance Chairman. **IT IS NOT** to be filled out by the injured person.

Other Insurance

The insurance provides protection against lawsuits that are related to our square dancing activities. If Council, an Association, a club, or a dancer is served with a lawsuit or a notice of intent to file a lawsuit, the insurance company will step in and defend all of us against the lawsuit. They will assign an attorney who will contact all parties named.

There are things that you as a dancer or officer of the club, Association, or Council must do if you receive a notice or a lawsuit. Call your Association Insurance Chairman immediately to let them know what is going on so that they can pass it on to the insurance company. Provide your Association Insurance Chairman with a copy of the lawsuit or notice of intent. **DO NOT TALK TO ANYONE**, even other dancers, about the lawsuit.

The insurance policy also covers product liability which includes the food we serve at a dance. I have never known square dancers to serve bad food, but on occasion it may become tainted. This will protect your club if someone gets food poisoning from something they ate at a dance. It does not cover a food vendor.

If you have any questions about the insurance program, please contact your Association Insurance Chairman. There is no such a thing as a dumb question.

CLUB ACCIDENT REPORT

(PLEASE PRINT)

CALIFORNIA SQUARE DANCE COUNCIL INSURANCE PROGRAM

ASSOCIATION / FEDERATION: **South Coast Association of Dancers**

CLUB _____ DATE OF ACCIDENT: _____

CLUB OFFICER _____ TELEPHONE _____

LOCATION OF ACCIDENT _____

NAME OF PERSON INJURED _____

ADDRESS _____

TELEPHONE _____

CLUB/ASSOCIATION _____

NATURE OF INJURY _____

DESCRIPTION OF ACCIDENT _____

WHEN & WHERE WAS TREATMENT GIVEN _____

NAME & ADDRESS OF WITNESS:

1. _____

2. _____

3. _____

SIGNED _____

TELEPHONE _____

FAX _____

E-MAIL _____

PLEASE COMPLETE FORM WITHIN 72 HOURS OF AN ACCIDENT AND SEND TO:

**Robert Tegel
14561 Benchley Circle
Westminster, CA 92683-5824**

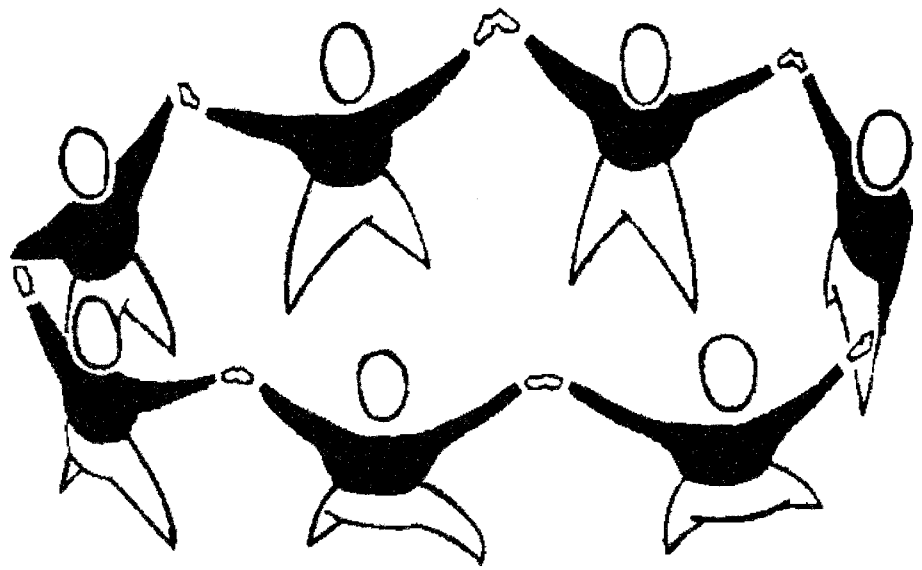
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1 When a dancer goes down,
a second dancer attends to him/her.

2 Remaining couples join hands
and take a step backward.
This will allow the injured person
and attendant air and room.

3 Raise joined hands as high as
possible in the form of an
arched circle.

4 On seeing this signal, the caller or
hall monitor will immediately place
an Emergency Call for Medical Aid.

EMERGENCY CALL
for MEDICAL AID