

California Council of Square Dancers, Inc
Insurance Program



NORTHERN CALIFORNIA
SQUARE DANCERS ASSOCIATION

*Square
Dancing for Fun*

Delegate
NCSDA Membership Committee
PO Box 23972, Pleasant Hill, CA 94523

2021

Email: membership@NCSDA.com

Dear NCSDA Delegate

It is time again to complete the Association membership and insurance enrollment forms. Please take the enclosed envelope back to your club and to the club member who will be processing all the necessary forms.

Association Membership dues are due and payable **October 1, 2021**. Insurance coverage is one of the benefits of your NCSDA membership. Insurance coverage begins **January 1, 2022**, and ends **January 1, 2023, 12:01 AM!** This does not cover a club that holds a New Year's Eve dance that extends past 12:02 AM on New Year's Day! The fee for **2022** will remain at \$10 per club member. For those of you that have hoedowns or special events which will be taking place in **January 2022**, please return your membership and Certificate of Insurance Request forms as soon as possible. Even if your club doesn't plan to host a hoedown in January, if your club's members belong to other clubs, your timely paperwork will impact that club's ability to get an insurance certificate, so please submit your paperwork as quickly as possible. Also, United Square Dancers of America (USDA) will not send the Request for Certificates on to the insurance company until they have verified the members that are listed on multiple club memberships. During the initial enrollment period (October through December), **IT CAN TAKE EIGHT WEEKS (POSSIBLY MORE) TO GET THE CERTIFICATES BACK.** Please plan accordingly.

<NAME> is the California Square Dance Council's Insurance Director. We are all volunteers in this and while we're here to help, advanced planning is imperative to ensuring that each club gets the certificates they need in a timely manner. The current forms as listed on the website are to be used every year going forward.

All information must be submitted on the approved forms. If the information comes to us in another format, we will send the paperwork back to you to resubmit on the correct forms. All of the forms are available on the Association's website – NCSDA.com any time you need them. If you do not have computer or email access, there are blank forms you can use to make copies and submit all your information on. Please use capital block letters. If you need these forms, let us know and we will get you a master copy. As a general rule, all forms may be emailed to us. Any club rosters or additional club enrollments, when money is due, may be submitted by email with a check sent immediately by USPS.

We do have one request for each club. Many clubs have one member taking care of the membership dues and enrollment forms and another responsible for the insurance forms. To avoid duplication of effort, we are asking that there be only one person who is in charge of requesting insurance certificates. We will work with this one club member directly. The Membership Committee created a form that will give us their contact information. Please complete this form today and return it to us. If you do not know the information, please take the form back to your club and send it to us as soon as possible. It is greatly appreciated. If your contact person changes, please forward a new form to the Membership Committee.

We look forward to working with each and every club. Please do not hesitate to contact us if you have any questions regarding insurance or completing any of the forms in this packet.

Peter Krag, Membership Chairman
Voice: 415-752-8717

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Insurance Program



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NCSDA Membership Committee
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**Club Insurance Representative
Contact Information**

We are asking that there be only one person who is in charge of requesting insurance certificates. All certificates and/or correspondence will be sent to the representative and address listed below. Any questions we have will be directed to this representative.

PLEASE NO EXCEPTIONS.

If the club insurance or membership contacts change, please submit a new form to the Association Membership Chairman immediately. This form is also available on the Association's website – NCSDA.com. This form may be emailed to us.

DATE: / /

CLUB: _____

CLUB'S INSURANCE REPRESENTATIVE

NAME: _____

ADDRESS: _____

PHONE: () CELL: () FAX: ()

EMAIL: _____

This information is for Intra-Association purposes only! August 2019
Not for publication or distribution

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Insurance Program



NORTHERN CALIFORNIA
SQUARE DANCERS ASSOCIATION

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Delegate
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PO Box 23972, Pleasant Hill, CA 94523

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Checklist

Initial Membership Enrollment - The following four forms plus a check must be sent in:

- Club Insurance Representative Contact (this form **CAN** be emailed)
- Request for a Certificate of Insurance (this form **CAN** be emailed)
- Club Roster – Members Insured Through This Club with signature
(This form **CANNOT** be emailed) (If you have a scanner, scan after signing, then can email)
- Club Roster – Members Insured Through Another Club (this form **CAN** be emailed)

The following forms may be submitted any time of the year as needed:

- Request for a Certificate of Insurance** – Submit this form for any change in facilities. The change could be permanent or temporary.
- Club – Additional Enrollment** – Submit this form when new members join your club. This would include class members that join your club at any time. Don't forget to include a check for the appropriate membership fee.
- Beginners Class Roster** – Submit this form when your club is having a Beginners Class.
- Beginners Class – Additional Enrollment** – Submit this form if you add new members to your class after sending in the initial roster
- Notification of an Event/Group Travel** – Submit this form if you have a dance activity where the facility does not require a certificate. You can also use this form for a trip using commercial transportation.
- Accident Report Form** – Submit this form each and every time an injury occurs at your club event. This form can be emailed, but the signed, original needs to be mailed to us.

Reminders:

1. Club Roster Form is for those members who claim your club as their primary club. If a dancer is paying their membership in another club, do not include their names on the Club Roster Form.
2. Mail Club Roster Form (with signature) and check together.

California Council of Square Dancers, Inc
Insurance Program

Northern California Square Dancers Association

2019 Association Membership Packet
With Insurance Checklist and Form Instructions

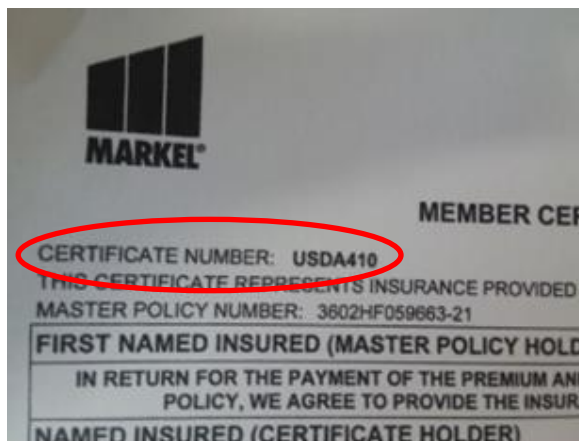


**Presented at General Meeting August 26, 2018
AND UPDATED August 2021
CALIFORNIA COUNCIL OF SQUARE DANCERS, INC**

California Council of Square Dancers, Inc
Insurance Program

Key Insurance Changes

- You no longer must list specific dates and rooms on your Request for Certificate. You are automatically covered for the entire year for the entire facility.
- There is now a space on some forms for your club's annual USDA number. This number can be found in the file name of the electronic copy of your insurance certificate (e.g., USDA410 Cowtown Singles) or.....the top left line of your hard copy insurance certificate from Markel (e.g., Certificate Number: USDA 410)



General Information

- **Association Membership Dues at the time of initial enrollment is \$10 per member for 2022.** A dancer only pays the membership fee in one club
- **Insurance Enrollment forms are due October 1st to the Association Membership Chairman.** During initial enrollment, it can take up to 60 days to get a certificate of insurance back to you. If you have a hoedown scheduled in January or February, please return your forms to us as early as possible. If we have your initial enrollment forms by October 15th, we will have your certificates back in December.
- **All club members who belong to two or more clubs must choose one club through which to pay their Association membership.** When possible, the club member should choose the club with the smaller membership to pay their membership fee through. All members who say they pay their membership fee in another club will be verified with the other club's roster. California Council of Square Dancers, Inc and United Square Dancers of America (USDA) will also be verifying that each member has paid in the club listed on the form for Club Members Insured Through Another Club. Even if your club doesn't plan to host a hoedown in January, if your club's members belong to other clubs, your timely paperwork will impact that club's ability to get an insurance certificate, so please submit your paperwork as quickly as possible.

**California Council of Square Dancers, Inc
Insurance Program**

- **Insurance Forms are available on the Association's website at NCSDA.com.** Look for the floating menu on the left for the Insurance Forms. Most insurance forms may now be emailed to the Association Membership Chairman. The general rule is if there is no money involved, the form may be emailed to us. If money is to accompany an insurance form, you may email the form to us. Include in your email message the check number, check amount and the date that you are mailing the check. Please send a copy of the email message along with the check. **NOTE: The forms will not be sent to the California Council of Square Dancers Insurance Chairman until we receive your check.**
- We will not provide an additional instruction booklet because the instructions are again embedded within the forms.
- If you do not have access to a computer, please type or print all forms in block letters as neatly and clearly as possible.
- If forms are incorrect or incomplete, we will return them for revision. This could delay the return of your certificate of insurance.

If you have any questions, do not hesitate to contact us.

You can reach us by email at membership@NCSDA.com

By telephone at (415) 752-8717.

All insurance correspondence is to be sent to:

PO Box 23972,
Pleasant Hill, CA 94523.

We will answer you just as quickly as we can. We look forward to working with each of you this year.

**California Council of Square Dancers, Inc
Insurance Program**

Initial Enrollment

- Period covers January 1, 2022, through December 31, 2022
- Forms to be completed and returned by October 1, 2021
- Club Insurance Representative Contact Information – Complete and return to Association Membership Chairman immediately. This is the only person authorized to send us the insurance information and forms. We will direct all questions and correspondence to the person named on this form. This form may be emailed to us.
- **Request for a Certificate of Insurance** – This form is used to request insurance coverage for any facility where your club will be dancing in the upcoming year or any new location during the year. If a club has to be relocated for one or two nights, but does not need a certificate, the club must still notify the Association Membership Chairman. **For the initial enrollment only, complete the box for Number of Members. This number must match the number of dancers listed on the Club Roster – Dancers Insured Through This Club Form.** In the Name of Additional Insured box – check with each facility that your club dances at and be sure to ask the Hall Manager if they require an Additional Insured listed on the certificate. It is recommended that you get this information in writing to avoid any confusion. All schools and city buildings require an additional insured clause. We cannot process the request for a certificate of insurance without a club roster on file. Endorsement Required box – only check this box if the facility requests this.
This form may be emailed to us.
- Club Roster – Dancers Insured Through This Club – Complete this form only at Initial Enrollment. **DO NOT INCLUDE THOSE CLUB MEMBERS WHO ARE PAYING THEIR MEMBERSHIP FEE IN ANOTHER CLUB ON THIS FORM. PLEASE USE THE FORM FOR DANCERS INSURED THROUGH ANOTHER CLUB TO SEND US THEIR NAMES (See next form below).** List each club member who is paying their membership fee through your club. List each club member in alphabetical order by last name, one person per line. Do not combine husband, wife and/or children on the same line. The number of dancers listed on this form must equal the Number of Members listed in the box on the Request for a Certificate of Insurance Form. If you have access to a scanner, you may print the form, sign it, scan it in and then email us the scanned form. If you do not have access to a scanner, you will need to mail this form. A check must be sent in with this form. **NOTE: The forms will not be sent to the California Council of Square Dancers Inc Insurance Chairman until we receive your check.**
If the form is emailed, the signed form AND a check must follow immediately in the mail.
- Club Roster – Dancers Insured Through Another Club – Complete this form only at Initial Enrollment. List each club member who is paying their membership fee in another club in this Association or a club in another Association. You must also include the club that the dancer is paying their membership fee through and the Association. This information will be verified by us with the clubs listed on this form. Your club's enrollment will not be sent until this information is verified. California Square Dance Council and USDA will also be verifying this information. There is no money due with this form. **This form may be emailed to us.**

California Council of Square Dancers, Inc
Insurance Program

After Initial Enrollment has been sent in

- Request for a Certificate of Insurance – This form is used to request insurance coverage for any facility where your club dances at any new location during the year. If a club must be relocated for one or two nights, but does not need a certificate, the club still must notify the Association Membership Chairman. DO NOT complete the box for number of members after Initial Enrollment has been sent in. This form may be emailed to us.
- Club - Additional Enrollment Form – Use this form to add new club members to your roster after the initial enrollment forms have been sent in. List each club member in alphabetical order by last name, one person per line. Fill in the USDA certificate number (which you will find on your initial certificate form). Be sure to send in this form and a check with any new class graduates who have joined your club after class graduation or at any time. The membership fee is \$10 per dancer. If a club member leaves the club and fails to join another participating club within 30 days, their insurance coverage ceases. If the club member joins another club, the new club must send in the name within 10 days, but no money needs to be paid. This form may be emailed to us AND a check must follow immediately in the mail.
- Beginners Class Roster Form – Complete this form each time you start a new beginner's class. A beginner's class is defined by the USDA Insurance Program as a class that teaches first time dancers the calls in Mainstream and Plus only. This class must be completed in nine months or less. List each class member in alphabetical order by last name, one person per line. Do not combine husband, wife and/or children on the same line. These class members receive this insurance free for the nine months of class or when the dancer joins the club, whichever comes first. Insurance coverage ends when the class graduates or at the ending date entered on this form whichever comes first. There is no grace period. There is no money due with this form. This form may be emailed to us.
- Beginners Class - Additional Enrollment Form – Use this form to add new beginners to your class roster after you have sent in the initial beginner's class roster. List each class member in alphabetical order by last name, one person per line. Do not combine husband, wife and/or children on the same line. There is no money due with this form. Fill in the USDA certificate number (which you will find on your initial certificate form). This form may be emailed to us.
- Notification of an Event/Group Travel – Use this form to notify us and the insurance company of an event where no certificate of insurance is required. Complete the middle section of this form only. If the facility requires a certificate or to be named as "Additional Named Insured", use the Request for Certificate of Insurance Form. If your club is renting a bus (common carrier) to go on a mystery trip or to a dance that is twenty-five miles or more from the departure location, complete both sections of this form. Include the common carrier's name, address and telephone number. Fill in the USDA certificate number (which you will find on your initial certificate form). This form can be emailed to us.
- Accident Report Form - This form must be completed each and every time that an injury occurs at your club event whether or not you think it is necessary. Something could arise from an incident sometime after the injury occurs. This form is to be completed by a club officer, NOT the injured dancer. Get as many witnesses as are available. Be as detailed as possible when writing down the nature of the injury and the description of the accident. This form can be emailed to us. We will also need you to mail us the signed original form so that we can send it on to State.

NOTE: COMPLETE THIS FORM AND SEND TO US WITHIN 72 HOURS OF AN ACCIDENT.

California Council of Square Dancers, Inc Insurance Program

The California Council of Square Dancers, Inc, 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 Membership Chairman. If this person cannot answer the questions, he/she will contact the State Insurance Director.

CLUB ACCIDENT PROCEDURES

RE: Proper procedure for injury and non-injury incidents that occur at club functions

- The President (or otherwise appointed person) of the club who is hosting the dance is the **ONLY** person to take charge of the incident. Unless specifically asked to assist, other club officers should not step in or try to take charge of the incident. At the club President's discretion, they may choose to call from the floor a "medically trained or degreed" person to step in and assist them in assessing the incident/injury.

- The dance should not be stopped immediately upon incident. The procedures: stepping back and surrounding the down dancer with hands held and joined at the side and one dancer from the affected square stepping in to attend to the down dancer, can be done while the dance continues. The down dancer will choose to do one of three things:
 - 1) get up and continue dancing
 - 2) get up and choose to sit down on the sidelines, or
 - 3) stay down and ask for further assistance.

Only if the dancer stays down and requires further assistance should the dancers raise their joined hands above their heads signaling the need to stop the dance for medical assistance.

- A Club Accident Report should always be completed at the time of the incident. It is at the discretion of the down dancer and the club President if a report is filed. If there is no injury, then no club accident report is required to be submitted but the Club should keep the completed club accident report on hand as it could be needed in the future. Completing a club accident report is the responsibility of the President (or otherwise appointed person) who is in charge of the dance at which the incident occurs and should be done as soon as possible.

- The President (or otherwise appointed person) should clearly explain that they have 48 hours (and even more time if needed) after the incident to submit a club accident report.

- Filling out and filing a club accident report does not constitute an automatic insurance claim. The club accident report is filled out and submitted to the Federation or Association Insurance Coordinator who then submits to the USDA Insurance Coordinator. If the dancer required medical attention, then the USDA Insurance Coordinator will require additional paperwork to be filled out by the dancer. This paperwork is then submitted to our insurance carrier and the claim is followed up by the insurance carrier with the dancer. Most club accident reports do not result in insurance claims because the costs are usually mitigated by the dancer's primary insurance carrier.

California Council of Square Dancers, Inc Insurance Program

- Training the dancers on the procedures for incidents is the responsibility of the individual clubs within the Association. Insurance Chairmen are responsible for providing any updated information to the clubs that is provided by the USDA Insurance Coordinator on recommended procedures and to be available for questions that the leadership of the individual clubs might pose. The clubs should train and/or review the procedures periodically with their members, and at least once with each student during class time.
- “Common sense” prevails as the number one guideline for handling incidents that occur at the club functions. Common courtesies such as following up the next day after a slip and fall with a phone call to make sure that the dancer is ok, minimizing the drama at the event, not moving a down dancer with a back injury, and respecting the wishes of the downed dancer, are just to name a few courtesies that are important.

Facility Request

- Most facilities require a certificate of liability insurance before they will allow a club to use their facility. When your club contacts the facility, ask the facility 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 Membership Chairman with the facility name, address, and additional insured, if needed. The club is responsible for getting this information on the facility to the Association Membership 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 Membership Chairman. The Association Membership Chairman also needs to know about any exhibition or special event the club may be having.

**California Council of Square Dancers, Inc
Insurance Program**

Explanation of Additional Insured

Name(s) of Additional Insured – means the property owner(s) or organization who wants their names added to your liability insurance policy. Normally, this differs from the name of the facility which you are using or the location of that facility. If not requested by the owners, leave blank.

Facility being used – means the name of the facility and complete address of the actual location for the event. This must include name, street address, city, state, zip code.

Explanation of Group Travel Coverage

1. The insurance program has group travel insurance. Group travel will be covered under this policy subject to the following considerations:
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 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 operator's 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 Membership Chairman. There is a \$100 deductible for the liability portion of this coverage which your club must pay. A group shall be defined as 10 or more covered members of the USDA insurance program.

**California Council of Square Dancers, Inc
Insurance Program**

Club Accident Report

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 of a lawsuit. Call your Association Membership Chairman immediately to let them know what is going on so that they can pass it on to the insurance company. Provide your Association Membership 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.

California Council of Square Dancers, Inc
Insurance Program
Additional Information

1. Roster of club members is required at time of premium payment at initial enrollment.
2. A club must have at least 8 members listed on their roster to register for insurance.
3. If a club member belongs to more than one club, they pay only one enrollment fee.
4. If club members leave the club and fail to join another participating club within 30 days, their insurance coverage ceases. If the club member joins another club, the new club must send in the name within 10 days, but no money needs to be paid.
5. Classes sponsored by a club will be covered without additional cost for 9 months.
6. An honorary member or caller/cuer member of a club is covered by this policy when attending a dance as a dancer and an enrollment fee has been paid. The policy does not cover the caller/cuer and his or her equipment when he or she is calling.
7. Name, street address, city, state, zip code, that each facility anticipated to be used during the year will be required when effecting coverage.
8. Approximately 45 days lead-time is required to obtain a certificate of insurance for a particular facility not on the original policy.
9. Picnics, campouts, snow trips and other non-dancing activities are not covered by this insurance.
10. Club accident forms must be filed, whenever possible, within 3 days from the date of the accident. Mail this form to the Association Membership Chairman. The California Council of Square Dancers, Inc Insurance Chairman will contact the injured party once this form has been received and see if a claim needs to be filed.
11. Coverage is excluded while dancing at a private residence.
12. Any addition to the club roster after the initial enrollment for the current year will require an enrollment fee per dancer.

If you have any questions about the insurance program, please contact your Association Membership Chairman. The following pages contain some of the most frequently asked questions. There is no such thing as a dumb question.

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NORTHERN CALIFORNIA SQUARE DANCERS ASSOCIATION
Membership Chairman Contact Information

PO Box 23972
Pleasant Hill, CA 94523
Email: Membership@NCSDA.com

Peter Krag, Membership Chairman Voice: 415-752-8717

California Council of Square Dancers, Inc Insurance Program

General policy questions

1. Question: Why do we need insurance?

Answer: Insurance protects us against loss, injuries, accidents and liability. As dancers we are exposed to a multitude of situations over and above normal everyday activities that could result in any of the above situations.

2. Question: What does our insurance do for us?

Answer: Our accidental insurance plan is a supplemental plan covering dancer while participating in any regularly scheduled and sponsored dancing activity worldwide.

3. Question: Does Markel offer supplemental insurance for Board meetings, Club meetings, or social activities where there is no dancing?

Answer: No.

4. Question: When does club/dancer insurance coverage begin?

Answer: Insurance coverage for a club and its members begins when their enrollment form, a signed roster form, and payment is received by USDA National Insurance Coordinator.

5. Question: What are the effective dates of our insurance policy?

Answer: Our insurance policy runs from January 1st through December 31st each year. When you obtain a certificate of insurance for a facility, the certificate is good for the entire year for that particular facility for any event held in that facility on any date.

6. Question: What does our dance insurance cover?

Answer: Our coverage is two parts: accident medical and liability.

Our accident policy is a secondary insurance. It covers unpaid medical bills on injuries incurred at a dance activity not covered by the insured's other insurance policies. For example:

- Primary insurance Co-pays
- Primary insurance "share of cost" (e.g., Medicare 20%)
- Out of pocket expenses related to the injury
- Medical treatments not covered by primary insurance (e.g., Chiropractor, Acupuncture)

The liability insurance protects the club and its members and Association officials from financial loss due to unforeseen incidents which may develop into litigation against members and dance organizations.

7. Question: Can we get increased coverage/liability limits for one of our facilities?

Answer: No. Our coverage limits are already maximized for the enrollment fee we pay.

**California Council of Square Dancers, Inc
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Who is/isn't insured?

- 8. Question: Can a dancer get USDA insurance and not be a member of an insured club?**
Answer: No, to obtain insurance a dancer must belong to an insured club and 100% of the membership has to participate in the program.
- 9. Question: Can a club belong to a State Council Affiliate and not purchase the USDA insurance?**
Answer: No.
- 10. Question: Are non-dancers or dancers from other areas covered under our insurance?**
Answer: Our accident policy covers only members of clubs who have paid an enrollment fee per dancer to USDA. Since USDA is a national insurance program, it is likely your visitors are covered through their own clubs. There is coverage under our liability policy for non-dancers if injured.
- 11. Question: What if an independent dancer gets hurt at our dance?**
Answer: The independent dancer would be responsible for his/her own coverage. If the dancer feels the club is negligent, thus causing the accident, then the independent dancer would have to sue the club for compensation. If this happens, Markel will handle all legal matters for the club. There is no extra cost for this service.
- 12. Question: What if a person who only belongs to a caller or cuer group gets hurt at our dance?**
Answer: Unless the caller or cuer group has submitted a club roster and paid the per dancer enrollment fee, there is no USDA insurance coverage for this dancer or the club. The caller and/or cuer may have coverage through their professional organizations but it does not cover the dancers.
- 13. Question: If a dancer has 100% primary insurance coverage, can they opt out of the USDA insurance program?**
Answer: No. USDA requires all club members be insured through USDA in order for the club to obtain their liability insurance.

Dance Class Insurance

- 14. Question: Are students covered by insurance?**
Answer: Beginning students are covered at no charge for nine months while taking lessons. After nine months, students are expected to be ready to join a club and pay the enrollment fee to be covered. A class roster must be submitted to have the students covered.
- 15. Question: How many times can a student dancer be insured at no cost?**
Answer: Once. If they continue on to a subsequent class, or repeat a class, they must pay the insurance fee.

**California Council of Square Dancers, Inc
Insurance Program**

16. Question: Is there a limit to the length of our class?

Answer: Yes. Classes may last a maximum of 9 months.

17. Question: Is our A1/A2 class covered at the student rate?

Answer: No. Only Beginning Square Dance classes are covered. Advanced class students need to be insured as club members.

18. Question: Is a student dancer covered for the calendar year?

Answer: No. They are only covered for the duration of the class. After that, they need to be insured as a club member.

At the dance

19. Question: When are dancers covered?

Answer: Coverage begins when a dancer leaves their mode of transportation for an activity and ends when the dancer returns to their mode of transportation at the end of the activity (i.e., getting in and out of the car is not covered, but walking through the parking lot is covered).

20. Question: What is the process for reporting an accident?

Answer: The club completes the Club Accident Report then sends it to the State Insurance Chairmen who sends to USDA National Insurance Coordinator.

A claim form is sent back to the State Chairman to get to the person who had the accident. The injured dancer will complete and send back to state Chairman along with bills he/she might have.

The State Chairman will sign claim form and send to USDA National Insurance Coordinator who will send to insurance company for processing.

The claimant will then be contacted by the Insurance company and given a claim number and instructions for submitting additional bills.

21. Question: What happens if someone drinks alcohol at a dance?

Answer: A club officer should be notified, and the dancer will be asked to leave the dance.

22. Question: Do we need special insurance for our New Year's Eve dance?

Answer: No, but you do need the insurance certificates for the current year and the upcoming year (e.g., 2022 and 2023).

Special events and travel

23. Question: If our special event venue requires an insurance certificate, do we also need to submit an Event Notification?

Answer: No but do be sure to submit the Certificate Request 30 to 60 days before the event.

**California Council of Square Dancers, Inc
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24. Question: Are we covered on square dance cruises and tours?

Answer: Only for the dance activities.

25. Question: On group travel, can the group make stops along the way, i.e. picking up other dancers, stopping for a break, taking a tour?

Answer: The travel information states that travel must be a continuous between point of origin and point of destination. You can stop and pick up dancers or stop for a break, but no sight-seeing or other ancillary stops where incidents could occur not directly related to dancing.

26. Question: Are we covered if our club does a demo at/before a baseball game or other social event?

Answer: Only for the demo.

27. Question: Are impromptu “tailgate tips” covered? (e.g., impromptu dancing at a social event)

Answer: No. Coverage is only provided for scheduled and sponsored dances in a public venue. If your club is going on a social outing and there’s even a remote chance you’ll be dancing, submit a Special Event form. Better to have the coverage and not need it, than need it and not have it.

28. Question: Are we covered if we dance out of town?

Answer: Yes, as long as it is a scheduled, sponsored square/round dance in a public venue.

29. Question: Are we covered if we dance at someone’s home?

Answer: No.

30. Question: Are we covered if we dance in a parade?

Answer: Riders on a float are covered. The float is not covered, nor the vehicle pulling the float. Markel would prefer that riders not dance on the float but on the ground if they dance.

31. Question: Are we covered for club/board meetings or social events/outings?

Answer: No. Only for dancing activities.

32. Question: Are daily sign in sheets required at state conventions?

Answer: No, not required by USDA.

33. Question: Are sign in sheets required at demos, exhibitions, parades?

Answer: A decision about sign in sheets is made by Affiliate. USDA does not require a sign in sheet.

Office Management

34. Question: How soon can I get a certificate for next year?

Answer: Once the annual enrollment fee is announced, the Affiliate dues are paid to USDA and an enrollment form along with signed roster and payment submitted a certificate can be issued.

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35. Question: Can a certificate for a special dance at the beginning of the year be requested before the roster is sent in to be registered?

Answer: No certificates are issued for any dance until the roster, enrollment form, and enrollment fees have been submitted for the new year.

36. Question: How many members need to be on the roster in order to enroll for insurance coverage?

Answer: Eight (8) dancers are needed on the roster for a club to enroll for insurance coverage. Some of those 8 may be “insured through another club,” but the \$48 California minimum must still be paid.

37. Question: If some of our members are “Insured Through Another Club,” do we have to submit a copy of the other clubs’ rosters with our paperwork?

Answer: It is expedient and helpful to submit the other club rosters with yours, but it is not necessary. The state insurance director will hold your paperwork until the “Insured Through Another Club” enrollments can be verified.

38. Question: Which insurance forms must be submitted each Fall?

Answer: Certificate Request (California) and Club Roster

39. Question: What are the other forms we might need throughout the year?

Answer: Additional Club Members, Enrollment Through Another Club, Class Roster, Additional Class Members, Event Notification, Accident Report

40. Question: Do I need to put my club’s USDA number on every transaction?

Answer: Yes, this helps with identification of a club.

41. Question: Where can I find my club’s USDA number?

Answer: In the file name of the electronic copy of your insurance certificate (e.g. USDA410 Cowtown Singles)

The top left line of your hard copy insurance certificate from Markel
(e.g., Certificate Number USDA 410)



42. Question: Does our club’s USDA number stay the same from year to year?

Answer: No. A new number is assigned for each year. Think of it like a high school locker number. Once you have been assigned a [USDA] number for the current year, it needs to be on every transaction for that year. It can be handwritten or typed onto any form.

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43. Question: What if my facility requires special wording?

Answer: Markel is able to satisfy most requirements of a facility. Try to obtain all requirements before submitting your request for a certificate. Special requests may take longer than 60 days to process.

44. Question: What is a blanket endorsement form? Why would I need one?

Answer: It is a document required by some facilities in addition to the certificate of insurance. You would only need this if it is requested by the facility.

45. Question: What is a CG 20 26?

Answer: Any time your facility requires any type of special wording, additional insured, or endorsement, a CG20 26 will have to be generated. It is a separate 6-page document that will follow several weeks after your regular certificate.

46. Question: What is the turn-around time for receiving our new certificate?

Answer: Approximately 60 days from the time your request reaches the national insurance coordinator. Certificates with special wording may take longer.

Adding/Deleting Members Mid-Year

47. Question: Is there a pro-rated insurance rate if a student or new member joins mid-year?

Answer: No.

48. Question: Is there a refund if a club folds mid-year?

Answer: No, but dancers have 30 days to transfer their paid insurance to a new insured club. (The new club would list them on "Insured Through Another Club" form.)

49. Question: If a dancer resigns or dies within a club, can another dancer's name be put on the roster in his/her place?

Answer: No. If a dancer resigns from an insured club, the dancer has 30 days to join another insured club before his/her insurance coverage lapses.