

## Chapter 11 - MCASD Insurance Program

The Association requires all member clubs to carry general liability insurance coverage as protection against financial loss due to unforeseen occurrences for which dance organizations, their officers, and members may become legally liable.

Therefore, as a service to its member clubs, the Association obtains liability insurance coverage for itself and those member clubs that elect to participate in the insurance program (“the program”) offered by the Association.

### **THIS COVERAGE IS LIABILITY INSURANCE NOT ACCIDENT INSURANCE.**

Participation in the program is voluntary. Therefore, membership in the Association does not, per se, provide a club with insurance coverage. To obtain coverage, a club must specifically state in Part A of the insurance page of their application for Association membership that they want to participate in the program. All clubs that elect to participate in the program receive a certificate of insurance as a confirmation of their coverage.

It is usually beneficial for a club to participate in the program since the club’s cost as determined by the Association is based on the premium paid by SCISDA (State Council of Illinois Square Dance Associations) less a SCISDA subsidy.

To decline participation in the program, Part B of the insurance page of the membership application must be completed and returned with the membership application. Article V, Section 3, sub-section (d) of the Association’s By-Laws requires that clubs which elect not to participate in the program must furnish proof of insurance coverage from another source, for example, a certificate of insurance or a copy of the policy’s declarations page.

#### Limits of Coverage

##### Commercial General Liability

- \$1,000,000 limit each occurrence for payment of the sum of all bodily injury, property damage, and personal injury for any one occurrence.
- \$2,000,000 liability aggregates a limit for the sum of all damages under the coverage provided in the policy.
- \$100,000 fire or explosion damage legal liability for any one fire or explosion
- \$5,000 medical expense limit for payment of medical expense for any one person

## Coverage Territory

- Coverage applies in the United States, its territories and possessions, Puerto Rico and Canada

## Who Is Insured

- When clubs have elected to participate in the insurance program offered by the Association, the following are insured when participating in Association or club sponsored activities
- The Association, its officers, and committee personnel
- Dance Clubs, their officers, committee personnel and individual club members
- Property owners and/or rental agents of dance facilities, provided they have required that a certificate of insurance be issued by the Association's insurance agent naming them as an additional insured
- Student dancers in a dance class sponsored by the Association or a member club participating in the Association's insurance program are covered by only the medical expense coverage in the policy.

## Covered Activities

- Coverage is in effect for all activities sponsored by the Association or an insured club such as club dances, lessons, banquets, special dances, demonstrations, knothead trips, organized stealing, retrieving, visiting, conventions, festivals, seminars, new dancer dances, etc. regardless of where the activity is held.
- Coverage **is not** in effect at activities sponsored by organizations other than the Association or one of its insured clubs such as state or national conventions or festivals, seminars, new dancer dances, etc. Dancers attend these functions as individuals, not as club members even though an insured club may encourage dancers to go.

## Coverage Comments

- This insurance program requires that injured dancers first file claims for medical expenses with their own insurance carriers (including employer group insurance and/or Medicare) and, if necessary, file a claim with this program for any remaining expenses.
- If your club or any of its members are held responsible for injury to a person not a member of your club or damage to property not owned by the club or any of its members, your club and members are protected against financial loss to the limits

of liability stated above as long as the injury or property damage is related to an activity organized, sponsored or arranged by your club.

- This coverage **is not** accident insurance. Therefore, medical expenses are not covered for injury incurred at a club activity if the injured party is a member of the club sponsoring the activity.
- Dancers, or groups of dancers, who go visiting clubs independently have only that coverage which is provided by the individual dancer's own insurance or which may be provided by the club being visited.
- This insurance covers sponsoring organizations against suits arising out of negligent acts of an independent contractor, e.g. callers, cuers, musicians, etc., but does not cover the independent contractor. It is the responsibility of the independent contractor to provide his own liability insurance.
- This is a premises liability insurance and does not cover dancers traveling to and from an activity. That is the responsibility of individual's own insurance coverage.
- A member club's insurance coverage under the Association's program is terminated if the club's membership lapses or is terminated for any reason. No refund of premium paid in part thereof is given.

#### Where to File Reports

- It is extremely important that an ***Accident Report Form***, found in Chapter 20, is filled out immediately after the occurrence of an incident. Make sure that several blank copies of the form are available at each function your club hosts. Also, make sure that club personnel in charge of the function are familiar with the report form.
- It is necessary to document additional information about the accident. Refer to the items listed on page 5, ***Addendum to the Accident Report Form***, for guidance.
- Club personnel should retain a copy of the ***Accident Report Form*** and the Addendum information and send the originals to the Association's Insurance Liaison (see below).
- Give a blank copy of the ***Accident Report Form*** to the injured person and instruct them to fill it out and send it to the Association's Insurance Liaison whose name and address are shown at the bottom of the page.

#### **This is a Summary of Coverage – Not a Contract**

The master policy which is on file with the Association's Insurance Liaison contains the

complete policy provisions, coverages, terms, conditions, and exclusions. If there are any conflicts between the master policy and provisions stated herein, the master policy shall govern. If there are any questions, contact the Insurance Liaison whose name appears below.

Insurance Liaison  
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