

Of Illinois Square Dance Associations



Comprehensive General Liability Insurance Program Outline of Coverage

Who...

What...

Where...

Availability of Coverage

Participation in the SCISDA Insurance Program is voluntary. To obtain coverage a Club must apply through the Association/Federation of which it is a member in conformance with their requirements. Assessed charges are fixed by and payable to the Association/Federation and are based on the insurance premium paid by SCISDA, less the SCISDA subsidy and any Association/Federation subsidy.

This is a Summary of Coverage, Not a Contract

For complete policy provisions, coverage's, terms, conditions, and exclusions, please refer to the master policy on file with the SCISDA Coordinator and Insurance Administrator. If there is a conflict between the provisions of this brochure and those of the master policy, the provisions of the master policy shall govern.

Coordinated by:

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Administered by:

West Insurance Agency, Inc.

The liability insurance offered by the State Council of Illinois Square Dance Associations Insurance Program is designed to protect against financial loss due to unforeseen occurrence for which dance organizations and their members may become legally liable. *It is not an Accident Insurance.*

Limits of Coverage

- \$3,000,000 general liability aggregate limit for the sum of all damages under all coverage's provided in the policy.
- \$1,000,000 each occurrence limit for payment of the sum of all bodily injury, property damage, and personal injury for any one occurrence.
- \$50,000 fire damage limit for any one fire.
- \$10,000 medical expense limit for payment of medical expenses for any one person. This coverage is excess over any other insurance. (See coverage comments in column 2, paragraphs 1 & 2.)

Coverage Territory

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

Who is Insured

When covered by the insurance offered by this program, the following are insured when participating in SCISDA, Association/Federation, or Club-sponsored activities.

- SCISDA, its officers and committee personnel.
- Association/Federations, who are members of SCISDA, their officers, committee personnel, and individual club members.
- Property owners and/or rental agents of dance facilities, provided a Certificate of insurance has been issued by the SCISDA insurance Agent naming them as additional insured under the existing policy.

What is Covered

Coverage is in effect for all sponsored activities such as: club dances, lessons, banquets, special dances, demonstrations, and knot head trips; organized stealing, retrieving, and visiting; festivals, conventions, seminars, new dancer dances, etc.

Coverage Comments

- In formulating this insurance program, it was intended by SCISDA that dancers first file claims for medical expenses with their own health and accident carriers (including employer group insurance and or Medicare) and, if necessary, to file a claim with this program for any remaining unpaid expenses.
- Since this coverage is liability insurance, the medical expense coverage will not pay medical expenses for injury incurred at an organization activity if the injured person is a member of the organization sponsoring the activity.
- Dancers, or groups of dancers, who go dancing independently, have only that coverage which is provided by the organization sponsoring the activity and that which may be provided by the individuals dancer's own insurance.
- This insurance covers the sponsoring organization against suits arising out of the negligent acts of an independent contractor; e.g., caller, cuer, etc., but does not cover the independent contractor. It is the responsibility of independent contractors to provide their own insurance.
- This is premises liability coverage and does not cover dancers traveling to and from a sponsored activity, That is the responsibility of the individual's own insurance coverage.

Where to File

An occurrence, which could develop into a claim, should immediately be reported to an officer of the sponsoring organization: i.e., Club, Association/Federation, or SCISDA. Using the *SCISDA Accident Report form*, two written reports of the occurrence should be prepared— One by the injured party and the other by the organization officer. Copies should be retained & the original sent to the Association/Federation insurance Coordinator involved who will send them to the SCISDA insurance Coordinator for transmittal to the insurance Agent.