

Square & Folk Dance Federation of Washington
Membership & Insurance
Frequently Asked Questions & Answers

- 1. Question:** When are Washington square dancers covered?
Answer: Washington square dancers are covered by the state accident insurance policy when attending a square dance activity, and when traveling to and from a square dance activity when in a structured group.
- 2. Question:** Are Washington state square dancers covered outside the state of Washington?
Answer: Dues paying Washington state square dancers are covered wherever they attend a square dance activity, even outside the state of Washington.
- 3. Question:** Since we no longer have membership cards, how do we know we have insurance, the policy number and the limits?
Answer: A generic Certificate of Insurance is posted on the state web site under the M&I tab.
- 4. Question:** Is our insurance affected by visitors attending our square dance activity?
Answer: Visitors who are not members of a Washington federated club do not affect the insurance coverage of our dues paying members.
- 5. Question:** Does our insurance cover square dancers dancing outside of normal square dance nights, normal dance location, etc?
Answer: Our insurance covers all square dance activities.
- 6. Question:** How do we obtain a Certificate of Insurance requested by a dance hall, Chamber of Commerce, school, etc. asking to have themselves listed as a named insured on our policy?
Answer: On the state web site under the M&I tab there is a request form for the club to fill out. Fill it out and get it to the M&I chair. We will verify it, forward it to the insurance company and a Certificate of Insurance will be issued to you and the requesting organization.

7. **Question:** What are the state dues?
Answer: State dues are \$1.50 per member and insurance dues are \$3.00 per member, making a total of \$4.50 per member.
8. **Question:** Are students covered by insurance?
Answer: Students are covered by insurance for free while they are going through lessons. Upon graduation, students are covered for 10 more days, at that point, the students must join a club and pay \$4.50 if they wish to be covered by our insurance.
9. **Question:** What is the procedure to make sure students are covered while in lessons?
Answer: The club giving lessons needs to send the M&I a list of their students for the M&I records. There is no fee for students while they are in lessons.
10. **Question:** What is the procedure for adding new members?
Answer: The club needs to send the M&I chair the new member's name, address, telephone number and email address along with the \$4.50 dues. We will then add the new member to your club's database.
11. **Question:** What are the effective dates of our insurance policy?
Answer: Our insurance policy runs from September 1st through August 31st each year.
12. **Question:** What is the procedure if a person is injured at a square dance activity?
Answer: The first thing you need to do is fill out an incident report form. This incident report form should be located at your various dance locations. If not, it is available on the state web site under the M&I tab. Fill this form out and send it to the M&I chair. We will verify that the injured party is a current dues paying member. We will then forward insurance claim forms to the injured party along with instructions on how to handle the claim.
13. **Question:** What is an Incident Report Form?
Answer: An Incident Report Form has been created to provide the M&I chair

with the information needed to verify insurance claims. This form is available on the state web site under the M&I tab. It is the first step in the incident reporting process. We recommend you print up copies of this form and distribute them at your dance locations so they will be readily available in case of an incident.

14. **Question:** What does our square dance insurance cover?

Answer: Our accident policy is a secondary insurance. It covers unpaid medical bills on injuries incurred at a square dance activity after the insured insurances have paid their portions of the bills. We also have liability insurance for our protection.

15. **Question:** What happened to the old four-part form, and why are we required to use the on-line club renewal?

Answer: The old four-part form has been phased out over the last three years and renewals can only be completed on-line. Legibility was a huge concern. This form is used to compile the state directory, and the ability to read the form is critical to the accuracy of the directory. The four-part forms were also expensive, especially when we have the ability to type directly on to the form on-line.

16. **Question:** What if we do not have the capability of accessing and completing the club renewal form on-line?

Answer: Hopefully, someone in your club will have this capability and be willing to assist you. If not, contact your council for assistance. You may also contact the M&I chair and we will assist you.

17. **Question:** Are non-dancers, or dancers from other areas covered under our insurance?

Answer: Our accident policy covers paid up members of Washington federated clubs only. Others may be covered under our liability policy.

18. **Question:** Can we get clarification on the insurance coverage in connection with travel to and from square dances?

Answer: Our insurance policy no longer covers individual travel to and from a

square dance (door-to-door). We are however, covered when traveling in an organized group in connection with square dance activities under the direct supervision of the policy holder. The definition of a group is vague but car pooling, caravans, etc. are not covered. A chartered bus however, may be covered.

19. **Question:** Does our insurance policy cover the various club treasuries?

Answer: We have a crime policy that covers theft or forgery up to \$50,000, with a \$1,000 deductible.

20. **Question:** Why do we need insurance?

Answer: Insurance protects us against loss, injuries, accidents, and liability. As square dancers we are exposed to a multitude of situations over and above normal everyday activities that could result in any of the above situations. The square dance community has banded together to provide insurance policies for our protection.

21. **Question:** What is the difference between club renewal and individual membership renewal?

Answer: These are two separate requirements that every club and council must complete annually. The renewal information is distributed in March and required to be completed and turned in by May 31st.

- A. **Club Renewals:** Club renewal is the process of renewing your club's membership in the state federation. This process is initiated by the M&I chair, but goes through your respective councils. The council is then ultimately responsible to distribute and collect these renewals along with the appropriate dues from each club in their council. The council then submits the completed forms along with the state dues to the M&I chair. This is the on-line form. Each council is also required to renew their council in the state federation each year. Club treasurer's need to remember, this form is returned to your council.
- B. **Individual Membership Dues:** Individual membership dues are also initiated by the M&I chair, but are handled differently. The M&I chair mails the membership list, invoice, and instruction letter to each club treasurer. The club treasurer is required to authenticate the membership list per the instructions, fill out the

invoice, and return the completed invoice and corrected membership list along with the \$4.50 per member directly to the M&I chair.

22. **Question:** Is there a break for the youth in the membership and insurance fees?

Answer: No. Each and every square dance member must pay the \$4.50 dues regardless of age.

23. **Question:** Are sign in sheets needed?

Answer: We have not seen any requirements in the insurance policies regarding sign in. However, we request that each club keep a sign in sheet at their activities. This could provide valuable documentation that may aid us in a claim process. We recommend you keep these sign in sheets for three years.

24. **Question:** What is the policy for state dues and insurance if someone joins a club at a time other than Sept 1st.

Answer: Per the revised Guidelines, August 2010, under Membership and Insurance, I.A.b.: "Whenever new members are taken into a club, the information on the new members is to be sent to the federation Membership and Insurance Chairman within 10 days along with the new members' federation dues. After March 1st these dues are for the remainder of the current year and for all of the following year."

25. **Question:** Is our current accident policy \$10,000 death benefit payable in a car accident incurred traveling to a square dance?

Answer: No. Its payable only for an accident incurred participating in a square dance activity.

26. **Question:** If we added door-to-door transportation coverage would that include an accidental death benefit of \$10,000.

Answer: Yes, the benefit would be the same as the rest of the coverage

27. **Question:** Is a \$10,000 death benefit payable regardless of an individual's personal insurance.

Answer: Yes.