

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

1. **Question:** What does our insurance do for us?
Answer: Our accidental insurance plan is a supplemental plan covering us while participating in any square dance activities sponsored by a Washington State federated club and while traveling to and from such activities. Our plan pays only after all of the individual's insurance plans have paid. Incidents should be reported immediately by completing the "Incident Report Form" that dancers are required to fill out. Submit this completed form to the M&I chair. This form is available on the state web site under the Membership & Insurance (M&I) tab. Some dance locations have printed this form out and made it available in their dance hall for convenience. There is also a \$10,000.00 death benefit payable under this plan regardless of any other insurance the individual may have. Another aspect of our insurance is the liability portion of the policy. We are all covered by liability insurance in case of any legal actions brought against an individual or a club with respect to incidents that may have occurred during square dance activities.

2. **Question:** When are Washington square dancers covered?
Answer: Square dancers belonging to a Washington State federated club are covered by the Washington State square dance insurance policy while participating in dance club activities sponsored by a Washington State federated club and when traveling to and from such activities as a structured group, or as an individual.

3. **Question:** Are Washington State square dancers covered outside the state of Washington?
Answer: Square dancers belonging to a Washington State federated club are covered while participating in dance club activities

sponsored by and under the direct supervision of a Washington State federated club.

4. **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.
5. **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.
6. **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 of all federated clubs.
7. **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 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.
8. **Question:** What are the state dues?
Answer: State dues are \$1.50 per member and insurance dues are \$4.50 per member for a total of \$6.00 per member.
9. **Question:** Are students covered by insurance?
Answer: Students are covered by insurance for free while they are going through lessons. Upon graduation, students have 10 days to join a club and pay \$6.00 if they wish to continue to be covered by our insurance.

10. **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 chair a list of their students for the records. There is no fee for students while they are in lessons.
11. **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 \$6.00 dues. We will then add the new member to the club's database.
12. **Question:** What are the effective dates of our insurance policy?
Answer: Our insurance policy runs from September 1st through August 31st each year.
13. **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.
14. **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.
15. **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 not covered by the insured's other insurance policies. We also have liability insurance for our protection.

16. **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 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.

17. **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.

18. **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.

19. **Question:** Can we get clarification on the insurance policy in connection with travel to and from a square dance?

Answer: Washington State federated square dancers are covered when traveling with a group in connection with square dance activities under the direct supervision of a Washington State federated club, or traveling as an individual to or from a square dance activity and your home or lodging place.

20. **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.

21. **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.

22. **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 treasurers 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 returns the completed invoice and corrected membership list along with the \$6.00 per member dues directly to the M&I chair. If a person belongs to more than one Washington Federated

club, they pay their membership and insurance dues through only one club.

23. **Question:** Is there a break for the youth in the membership and insurance fee?
Answer: No, each and every square dance member must pay the \$6.00 membership and insurance dues regardless of their age.
24. **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.
25. **Question:** What is the policy for the state dues and insurance if someone joins a club at a time other than normal individual renewal time?
Answer: Between September 1st and March 1st, the normal fee of \$6.00 is required. After March 1st the fee remains the same, \$6.00, but the coverage is good for the remainder of that year and all of the next year. This is confusing, so please contact the M&I chair for clarification.
26. **Question:** Is our current accident policy's \$10,000 death benefit payable in a car accident incurred while traveling to and from a square dance activity?
Answer: Yes, as well as for an accident incurred while participating in square dance activity.
27. **Question:** Now that we have door-to-door transportation coverage does that include an accidental death benefit of \$10,000?
Answer: Yes, the benefit would be the same as the rest of the coverage.

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

Answer: Yes.

29. **Question:** Does the Federation accident insurance become a primary insurance if the dancer has no other insurance and what are the accident policy limits?

Answer: Our accident policy covers a person while they are participating in dance club activities sponsored by the policy holder. This coverage is excess coverage so it picks up where the person's own insurance leaves off. So there is no primary coverage for someone who does not have health insurance.

Accident Medical Expense Benefit Maximum is \$5,000.00

Deductible Amount is \$0.00.

EXCESS COVERAGE APPLIES INSURED PERSON means any person who is a member of the Policyholder. COVERED ACTIVITIES means This policy covers each Insured Person during the policy period while he or she is: (a) participating in dance club activities sponsored by the Policyholder while on the premises of, designated by and under the direct supervision of the Policyholder, or (b) traveling with a group in connection with such activities under the direct supervision of the Policyholder; or (c) traveling directly to or from the activities and his or her home or lodging place.

BENEFITS AND AMOUNTS Accidental Death Benefit Principal Sum: \$10,000.00 Accidental Dismemberment Benefit Principal Sum: \$10,000.00 Accident Medical Expense Benefit Maximum Benefit: \$5,000.00 Deductible Amount: \$0.00 Maximum Dental Limit: \$250.00.

The liability insurance is 1,000,000 with 2,000,000 aggregate as demonstrated by the generic certificate on the web site.