



# Frequently Asked Questions

## USDA Dance Insurance

### 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 dancers while participating in any regularly scheduled, sponsored dancing activity on public property 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 are received by the USDA National Insurance Coordinator.
- 5. Question:** **What are the effective dates of our insurance policy?**  
**Answer:** Our insurance policy runs from January 1<sup>st</sup> through December 31<sup>st</sup> 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 approved unpaid medical bills on injuries incurred at a dance activity not covered by the insured's other insurance policies.

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.
- 8. Question:** **We are starting a new club and want to call it the “Jane and John Doe Stars.” Is that OK?**  
Answer: No. A club name cannot contain individuals’ names.

### Who is/isn’t insured?

- 9. 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.
- 10. Question:** **Can a club belong to a State Council Association and not purchase the USDA insurance?**  
Answer: No.
- 11. 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 due to facility liability.
- 12. 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.
- 13. 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.

- 14. Question:** What if our caller/cuer gets hurt at the dance?  
Answer: They are covered by their own professional organization's insurance.
- 15. 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.
- 16. Question:** Can we insure our Association and/ or Officers for Special Events?  
Yes. Once the State Insurance Director has paid the fee for the State Council to be enrolled, Associations, their facilities, and their Officers (if requested) can be insured at no charge.
- 17. Question:** Why would we want to insure our Association Board Members? Aren't they already covered under their own clubs?  
Answer: For a medical incident, Yes – they are covered. However, if a dancer were to get hurt at a dance, they could decide to sue the state, association, or district board. Insuring your Association board members protects them against a liability lawsuit. There is no fee for this coverage.
- 18. Question:** Are we covered if we go to a dance sponsored by a private individual or private group?  
Answer: No. You are not covered if Dan D. Dancer rents out the local park and has a dance for their wedding/birthday, etc.

### **Dance Class Insurance**

- 19. 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.
- 20. Question:** Is there a minimum age for children to be insured as a class member?  
Answer: Not by USDA. Individual clubs may have an age limit for joining the club.
- 21. 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.

- 22. Question:** **Is there a limit to the length of our class?**  
Answer: Yes. Classes may last a maximum of 9 months.
- 23. Question:** **We have a Mainstream Class for 4 months followed by a [separate] Plus class for 4 months. If someone joins the group when the Plus class begins, can they be covered with student insurance?**  
Answer: No. They are not a Beginning student if they are joining you at the Plus level. The students who began with you at Mainstream can continue on for the 9 months of student coverage.
- 24. 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.
- 25. 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**

- 26. 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).
- 27. Question:** **What is the process for reporting an accident?**  
Answer: The club completes the Club Accident Report then sends it to their Association Insurance Chairmen who sends to State Insurance Director.
- A claim form is sent back to the State Director to get to the person who had the accident. The injured dancer will complete and send back to **National** Director along with bills he/she might have.
- The claimant will then be contacted by the Insurance company and given a claim number and instructions for submitting additional bills.

- 28. 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.
- 29. 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., 2019 and 2020). Current year certificates expire one minute after midnight on New Year's Eve.

16677 Orangewind Lane		
Riverside, CA 92503		
Phone Number: ( ) -	Extension:	
Effective Date: 01/01/2018		at 12:01 a.m. Standard Time at your mailing address shown above.
Expiration Date: 01/01/2019		
This replaces prior Member Certificate dated: N/A		

### Special events and travel

- 30. 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 14 days before the event.
- 31. Question:** Does a Special Event Form give us liability coverage for the place where we are dancing?  
**Answer:** No, it only provides secondary medical coverage in case a dancer is injured. If you want/need liability coverage for your venue, submit a Certificate Request.
- 32. Question:** Are we covered on square dance cruises and tours?  
**Answer:** Yes, but only for the dance activities.
- 33. 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.
- 34. Question:** Are we covered if our club does a demo at/before a baseball game or other social event?  
**Answer:** Yes, but only for the actual dancing. Special Event Form should be submitted.

- 35. 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.
- 36. Question: Are we covered if we dance out of town?**  
Answer: Yes, as long as it is a scheduled, sponsored **square, rounds, contra, clogging, folk, line, or heritage dance** in a public venue.
- 37. Question: Are we covered if we dance at someone’s home?**  
Answer: No.
- 38. 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.
- 39. Question: Are we covered for club/board meetings or social events/outings?**  
Answer: No, only for dancing activities.
- 40. Question: Are daily sign in sheets required at state conventions?**  
Answer: No, not required by USDA.
- 41. Question: Are sign in sheets required at demos, exhibitions, parades?**  
Answer: USDA does not require a sign in sheet, but it is prudent to have one in case of emergency.
- 42. Question: What if someone gets hurt at a demo, but a Special Event Form was never submitted?**  
Answer: The dancer would still be covered. The Special Event Form is a courtesy.

## Office Management

- 43. Question:** How soon can I get a certificate for next year?  
**Answer:** Once the annual enrollment fee is announced, your Association has paid their State Council dues, and the electronic enrollment system has opened (usually Nov. 1.).
- 44. 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 complete club roster, and enrollment fees have been paid in full for the new year.
- 45. 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.
- 46. 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:** No, the State Insurance Director will verify dual enrollments.
- 47. Question:** Which insurance forms must be submitted each Fall?  
**Answer:** Certificate Request (California) and Club Roster
- 48. Question:** What documents will I receive back from USDA/Markel?  
**Answer:** (1) A USDA-generated club roster, (2) member certificate, and (3) Certificate of Insurance for each facility.

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UNITED SQUARE DANCERS OF AMERICA  
POLICY RENEWAL PORTAL

**Club Roster**  
Enrollment For the Year 2019

Date Created	08/22/2019
Club Name	Cowtown Singles Square Dance(410)
Council/Association/Federation	CALIFORNIA SQUARE DANCE COUNCIL
Contact Information	Carolyn Ulrich Carolyn.Ulrich@earthlink.net (909) 953-9444

Name of Dancer	Name of Dancer
Maurine Adams	Gordon Adams
Elery Albertson	Barney Barnett* - Twirlers (Sun City)
Barbara Barnett* - Twirlers (Sun City)	Barb Rollins

Markel Insurance Company

Member Certificate

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MEMBER NUMBER: 410 Date: 12/26/2018  
 THIS CERTIFICATE REPRESENTS INSURANCE PROVIDED IN ACCORDANCE WITH THE FOLLOWING MASTER POLICY NUMBER: 3602HF059663 - 22

**FIRST NAMED INSURED (MASTER POLICY HOLDER):** UNITED SQUARE DANCERS OF AMERICA  
 IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THE MASTER POLICY, WE AGREE TO PROVIDE THE INSURANCE AS STATED IN THIS CERTIFICATE.  
**Name Insured(CERTIFICATE HOLDER)**  
 Name and Mailing Address(No., Street, Town or City, County, State, Zip Code):  
**Cowtown Singles Square Dance**  
**16677 Orangewind Lane**  
**Riverside, CA 92503**

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<b>ACORD</b>		<b>CERTIFICATE OF LIABILITY INSURANCE</b>		Date 12/26/2018
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>				
<b>Producer</b> RPS Bollinger 150 JFK Parkway Short Hills, NJ 07078		Contact Name: Sports Service Phone(A/C, No, Ext): (800) 446-5311 Fax(A/C, No): (973) 921-8474 Email Address: SportService@tpsins.com		
		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC#</b>
		Insurer A: Markel Insurance Company		38970
		Insurer B: Markel Insurance Company		
		Insurer C: Markel Insurance Company		
		Insurer D: Markel Insurance Company		
		Insurer E: Markel Insurance Company		
		Insurer F: Markel Insurance Company		
<b>Insured</b> Cowtown Singles Square Dance 16677 Orangewind Lane Riverside, CA 92503				
<b>COVERAGES</b>		<b>CERTIFICATE NUMBER:</b> 2019-917		<b>REVISION NUMBER:</b>
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY				

49. Question:  
 Answer:

What does an asterisk (\*) mean on the USDA-generated roster?  
 The (\*) indicates the dancer's primary club through whom they are insured.

 UNITED SQUARE DANCERS OF AMERICA POLICY RENEWAL PORTAL	
<b>Club Roster</b>	
Enrollment For the Year 2019	
<b>Date Created</b>	08/22/2019
<b>Club Name</b>	Dancing Shadows(977)
<b>Council/Association/Federation</b>	CALIFORNIA SQUARE DANCE COUNCIL
<b>Contact Information</b>	Carolyn Ulrich Carolyn.Ulrich@earthlink.net (909) 953-9444
<b>Name of Dancer</b>	<b>Name of Dancer</b>
Regina Aubrey	Myrna Baker* - Ocean Wavers
John Boseman* - CCHA Sunkissed	Judy Cartwright
Richard Cartwright	Rochelle Catt
Leo Catt	Cy Chadley* - Whirlaways
Seung Chey* - SDSDA Circulators	Fran Downing
John Downing	Jim Epperson* Ocean Wavers

**50. 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

**51. Question:** Do I need to put my club's USDA number on every transaction?  
Answer: No.

**52. 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.



**53. Question:** Does our club's USDA number stay the same from year to year?  
Answer: Yes.

**54. Question:** What if my facility requires special wording?  
Answer: Add the EXACT special wording needed to the bottom of your Certificate Request. This will generate a CG 2026 form arriving about a week after your basic Certificate of Insurance.

**55. Question:** Do I have to submit my facilities' special wording every year?  
Answer: Special wording from a previous year (CG 2026) should roll over to the current year. However, it would be prudent to submit these facilities early (under your Association account) in case the automatic process doesn't work.

**56. 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 5 page document that will follow several weeks after your regular certificate.

**57. 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.

**58. Question:** What is the turn-around time for receiving our new certificate?  
**Answer:** Approximately 7 days from the time your request reaches the national insurance coordinator. Certificates with special wording may take longer.

### **Adding/Deleting Members Mid-Year**

**59. Question:** If a new member joins our club mid-year, do we have to enroll them in the insurance program?  
**Answer:** Yes! Any time a dancer joins the club after the initial enrollment has been completed, a fee must be paid for that member. If the club does not keep 100% of its members enrolled, the club is considered non-compliant and could lose their liability insurance coverage.

**60. Question:** Is there a pro-rated insurance rate if a student or new member joins mid-year?  
**Answer:** No.

**61. 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 USDA insured club. (The new club would list them on "Insured Through Another Club" form.)

**62. 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. **Once a name is entered into the enrollment system, it cannot be removed until the subsequent enrollment year.**

*Do you have any questions you'd like to see added to this list?  
Please let us know at [castateinsdir@gmail.com](mailto:castateinsdir@gmail.com)*