

# Northwest Clogging Association

## Frequently Asked Questions

Regarding General Liability and Accidental Medical Insurance

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- 1) Question: What is the name of the insurance company?  
Answer : Markel Insurance Company
- 2) Question: Who is the policyholder?  
Answer: United Square Dancers of America (USDA)
- 3) Question: What is the policy period?  
Answer: January 1st to December 31st each year
- 4) Question: What kind of insurance do we have as members of NWCA?  
Answer: General Liability Insurance protects us from financial loss due to unforeseen incidents which may develop into litigation against the Association and you, as a member.  
\$1,000,000 combined single limit for property damage and bodily injury.  
\$100,000 limit for damage to premises rented to the Association.  
Accidental Medical Insurance is secondary, excess, insurance. It covers approved unpaid medical bills not covered by your other insurance policies on injuries incurred while participating in dancing activities according to the terms and conditions of the policy.  
\$10,000 limit for eligible expenses.
- 5) Question: How much does it cost me to have this insurance?  
Answer: The cost is determined every year when the insurance policies are renewed and the renewal premium presented by Markel Insurance is accepted by USDA. The USDA will then contact the Membership/Insurance Chairman letting her/him know annual premium for each member. The policy term is January 1st, 2020, to December 31, 2020, the premium for the members of NWCA is \$5.85 each. This amount is included in your membership dues and will change from year to year.
- 6) Question: When is my Accidental Medical Insurance effective?  
Answer: The cost of your insurance premium is included in your new or renewed membership dues. After submitting your annual membership dues to the Membership/Insurance Chairman, they will then forward the premium to the USDA Insurance Coordinator in the state of Georgia. Your accident medical coverage does not become effective until your premium is received by the Insurance Coordinator in Georgia.
- 7) Question: Can a dancer buy USDA insurance and not be a member of NWCA?  
Answer: No, to obtain insurance a dancer must be a member of NWCA and 100% of the membership has to participate in the insurance program.

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- 8) Question: Are guests (non-dancers) or dancers from other areas covered under our Insurance?  
Answer: No. NWCA's accident policy covers only members of NWCA who have paid the insurance premium.
- 9) Question: As a member of NWCA, when am I covered for accidental medical insurance?  
Answer: As long as the dancing activity is scheduled, sponsored and supervised, meaning the event is advertised, is well publicized who is sponsoring the event, and the event is supervised, you should be covered. This would apply when You attend, not only the NWCA workshops, but also Circle 8 Ranch, OSCA Workshop, ClogDown, Mid Winter Workshop, Sea Lion Stomp, Apple Harvest Hoedown, Earn Your Tape, etc.
- 10) Question: Are we covered if we go to a dance sponsored by a private individual or private group?  
Answer: No.
- 11) Question: What is the process for reporting an accident?  
Answer: If you are injured while on the dance floor of NWCA's annual workshop or the NWCA's Spring Fling workshop, either the Insurance Chairman or the President will give you a Club Accident Report to complete or they will complete it for you. The completed form will be sent to the Insurance Coordinator in Georgia who, in turn, will give it to the insurance company.

If you are injured while on the dance floor of a clogging club who is connected to a square dance association and they are insured with USDA, someone from their club will give you a Club Accident Report form for you to complete. They will forward the completed form to the Insurance Coordinator in Georgia.

If you are injured on a dance floor while attending Earn Your Tape, as an example, you should contact NWCA's Insurance Chairman and ask for a Club Accident Report. The procedure would be the same as in the first paragraph.

If there is any conflict between the above FAQ and those of the policy, the provisions of the policy will govern.

Meredith Albert  
Membership/Insurance Chairman  
July 23, 2020