

# Northwest Clogging Association

## General Liability and Accidental Medical Insurance

### Frequently Asked Questions

- 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 1 through December 31
- 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: \$0. The amount is included in your membership dues and paid by NWCA.

Note: The cost to NWCA for the insurance is determined every year by Markel Insurance and USDA.

- 6) Question: When does my Accidental Medical Insurance become effective?  
Answer: After submitting your annual membership dues to the NWCA Membership/Insurance Chairman, the NWCA treasurer will submit funds to USDA Insurance Coordinator, wherever they may reside. Your accidental medical coverage does not become effective until your premium (paid by NWCA) is received by USDA. If you have an upcoming event, dues should be paid well in advance to give time for the NWCA payment to be received by USDA before your event.
- 7) Question: Can a dancer buy USDA insurance and not be a member of NWCA?  
Answer: No. A dancer must be a member of NWCA and 100% of the NWCA members has to participate in the insurance program per the policy. If a member is insured through another clogging club, group association, etc., their name will be included on our membership roster submitted to USDA (last name marked with \*) but they will not be charged by NWCA for the USDA insurance. Canadian members are insured through insurance provided by Canada; they are not charged a premium and their names are included on our roster submitted to USDA.

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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 NWCA workshops, but also Circle 8 Ranch, OSCA workshop, ClogDown, Mid-Winter workshop, 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: If an individual member or a group of NWCA members drive/carpool to a workshop, would the USDA Insurance apply while traveling?  
Answer: No. There is, however, coverage for group travel if 10 or more members are traveling together from a single common meeting point and travel is 25 miles or more one way to workshop; in addition, the vehicle and driver must be commercially licensed for transport of passengers.
- 12) Question: What is the process for reporting an accident?  
Answer: If you are injured while on the dance floor of NWCA's workshops (annual or spring), notify the NWCA Insurance Chairman or the NWCA President. A Club Accident Report will be provided to you to complete. The NWCA Insurance Chairman will submit the completed accident report to the USDA Insurance Coordinator who will submit it to the insurance company.
- If you are injured while on the dance floor of a clogging club who is connected with a square dance association and they are insured with USDA (example; Mid-Winter Festival), someone from the festival will give you a Club Accident Report form to complete. The accident report will be forwarded to the insurance company as per their processes.
- If you are injured on a dance floor while attending Earn Your Tape, as an example, you should contact the NWCA Insurance Chairman and ask for a Club Accident Report. The procedure would be the same as described in the first paragraph.
- 13) Question: Does the insurance cover members who have contracted Covid 19 virus at a sponsored workshop?  
Answer: No. Insurance is for medical benefits associated with an accident at any regularly scheduled and sponsored activity.

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14) Question: If a member of NWCA attends a workshop in a state that has declared public gatherings were not allowed because of Covid 19, and I was injured, would my injury be covered?

Answer: No. If the state has a “no public gatherings” rule in place, and a gathering was held and attended, then the law has been broken and there is no coverage.

15) Question: Are there other benefits of being a member of NWCA and insured by USDA?

Answer: Yes, USDA offers free Enhanced Benefits card for prescriptions, vision and hearing (not to be used in combination with Medicare, Medicaid or third party payer programs). If additional information is wanted, please contact NWCA's Membership/Insurance Chairman.

**If there is a conflict between the above FAQ and those of the insurance policies, the provisions of the policies will govern.**

Membership/Insurance Chairman  
March 2024