



## Membership – Insurance

### 1. GENERAL

- 1.1. This operating procedure (OP) establishes guidelines for obtaining liability insurance for members, organizations, and Square Dance Minnesota, Inc. (SDM) activities.

### 2. REFERENCES

- 2.1. SDM Bylaws, August 6, 2014
- 2.2. SDM OP 16-04, “Standards of Conduct,” April 4, 2016.

### 3. SUPERSESION

- 3.1. SDM OP 15-10, “Membership – Insurance,” July 15, 2015.

### 4. RESPONSIBILITIES AND PROCEDURES

#### 4.1. General

Section 9, Article II, Reference 2.1. states that “The Board shall take out and maintain liability insurance coverage for member organizations and SDM activities. Section 1, Article III, Reference 2.1. establishes the requirement for a Membership Committee to be responsible for submitting names of organizations and members to the insurance company. Article IV, Reference 2.1. establishes the requirements for membership in SDM. Reference 2.2. provides the general information and conflict of interest guidance for the Membership Committee.

SDM Forms are available on our website <http://www.squaredancemn.com> under SDM Forms.

United Square Dancers of America (USDA) Forms are available on our website under USDA Forms or at <http://www.usda.org/insurance%20forms%20and%20info.htm>.

#### 4.2. Insurance

SDM has designated the Square Dancers Insurance Program, endorsed by USDA and administered by Markel Insurance Company, to provide liability insurance.

#### 4.3. **Individual Responsibilities**

Individuals (dancers) are required to obtain a combination of bodily/property damage liability and accident medical insurance through their organization by paying a premium for the insurance year January 1 through December 31.

Individuals (dancers) are required to pay SDM dues and USDA insurance through a SDM organization. (SDM experienced problems with verification of insurance payments made through non-SDM organizations resulting in some SDM organizations not getting their insurance certificates in a timely manner.)

The per person premium for USDA affiliate members is determined by USDA annually. Members who join more than one USDA affiliate should only pay for insurance one time. If USDA advises that the insurance premium has been submitted by another organization and returns the member's insurance premium, SDM will refund the insurance premium to the member.

Insurance coverage ceases when a member leaves the organization with which s/he is insured and fails to join another organization within 30 days.

Beginners in a SDM or organization-sponsored class will automatically be covered while attending classes. Insurance coverage ceases after graduation from class unless the class member joins an insured organization and pays the insurance premium. (USDA does not allow prorated premiums.)

If an individual is injured at an organization-sponsored function, s/he shall prepare an "Club Accident Report" form explaining the when, where, how, and why an accident happened. The form shall be immediately submitted to the presiding organization official.

Upon receipt of a claim form, the injured party shall send all medical claims, with medical bills attached, to the SDM Membership Committee Chair within twenty (20) days from the date of injury or as soon as practical.

Youth (age 17 and under), nonagenarian or centennial members, or new dancers do not have to pay SDM membership dues; however, they must pay the insurance fee.

#### 4.4. **Organization Responsibilities**

Organizations must use the SDM Form 005, "Individual Membership Application," to obtain basic member information, authorization to use information in SDM and organization directories, and to send updates. A copy should be retained by the organization and one sent to SDM with the annual dues or when new members join an organization.

Organizations that receive a member's SDM dues will issue a SDM Form 007, "Insurance Membership Card." It establishes where the member's insurance was obtained.

The minimum annual fee for organization insurance is \$45. This is in addition to the requirement to have a minimum of eight members. (Organizations must have nine members that are paying for insurance through the organization or make up the difference to equal \$45.)

Organizations that have eight (8) members (or more) paying insurance through their organization should prepare a USDA "Club Roster" form which will list all organization members that have paid their dues. (Members that paid their SDM dues at another organization should be submitted on USDA form "Club Members Insured Through A Different Club.")

Organizations that do not have eight (8) members paying insurance through their organization should prepare a USDA "Club Roster" for those paying insurance through their organization and a USDA "Club Members Insured Through A Different Club" form for those paying through another SDM organization.

Organizations shall prepare a USDA "Federation or Association Club Listing" for any location that may be used for dances, classes, demos, parades, etc. during the year.

Organizations shall prepare SDM Form 004, "Annual Insurance Documentation," and forward the completed form, a check payable to Square Dance Minnesota, the USDA "Federation or Association Club Listing," the USDA "Club Roster," the USDA "Club Members Insured Through A Different Club," and a copy of the signed SDM Forms 005 "Individual Membership Application" to the SDM Membership Committee Chair no later than September 30. Members paying after the documentation has been submitted can be added at any time.

Organizations shall submit the USDA "Additional Enrollment" form for new members at any time during the year. This form, a check payable to Square Dance Minnesota, and a copy of the signed SDM Forms 005, "Individual Membership Application," should be sent to the SDM Membership Committee Chair.

Organizations that sponsor classes shall submit the USDA "Club Sponsored Class" form for students attending an approved class. Students will only be covered while attending classes (insurance commences when the form is received by USDA). This form should be sent to the SDM Membership Committee Chair as soon as a student list is available and should be updated if new students are added.

If a facility owner or organization wants their name added to your liability insurance after the initial form “Federation or Association Club Listing” has been sent to the SDM Membership Committee Chair; organizations shall prepare a USDA “Request for Certificate” form. Send the completed “Request for Certificate” to the SDM Membership Committee Chair 15 days prior to the event.

Organization’s presiding official shall ensure that the signed original USDA “Club Accident Report” form is completed and sent to the SDM Membership Committee Chair within 48 hours or as soon as practical after an incident.

#### **4.5. SDM Responsibilities**

SDM will complete the USDA “Square Dance Insurance” form and send the completed form, a check for the insurance premium, each organization’s federation or association club listing, and signed organization roster form(s) to USDA by November 1.

SDM will complete a USDA “Club Members Insured Through A Different Club” and “Federation or Association Club Listing” forms for SDM Board liability insurance and submit it with a check for \$45 to USDA by November 1.

SDM will send the completed “Club Sponsored Class” form to USDA upon receipt.

SDM will forward the completed “Request for Certificate” forms to USDA within two days of receipt.

SDM will forward the completed signed original “Club Accident Report” form to the USDA Insurance Coordinator upon receipt.

Upon receipt of a claim form from the USDA Insurance Coordinator, it will be given to the injured individual for completion. The Membership Committee Chair will check the completed claim form to verify that all questions have been answered and that medical bills, if available, are attached. The Membership Committee Chair will sign the form and forward it to the USDA Insurance Coordinator.

### **5. OP MANAGEMENT**

- 5.1. This OP may be amended by a two-thirds (2/3) vote of the Board directors. The maintenance of this OP is the responsibility of the Membership Committee Chair, who will answer questions and make any required change.