



Membership – Insurance

1. GENERAL

- 1.1. This operating procedure (OP) establishes guidelines for obtaining liability insurance for Square Dance Minnesota, Inc. (SDM), its associate organizations (under its Federal group exemption), and members.

2. REFERENCES

- 2.1. SDM Bylaws, January 29, 2017.
- 2.2. SDM OP 17-01, “Standards of Conduct,” January 29, 2017.

3. SUPERSESSION

- 3.1. SDM OP 16-05, “Membership – Insurance,” September 13, 2016.

4. RESPONSIBILITIES AND PROCEDURES

4.1. General

Section 3, Article V, Reference 2.1. states that the membership director is responsible for collecting and submitting required documentation for associate organizations and members to the selected insurance company for liability insurance coverage for SDM and associate organizations and activities. Section 2, Article I, Reference 2.1. establishes the requirements for membership in SDM. Reference 2.2. provides the general information and conflict of interest guidance.

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 premiums 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.) See exceptions below:

USDA board members do not have to pay the insurance premium (paid by USDA); however, they must pay the SDM membership dues.

Nonagenarian dancers, centennial dancers, or new dancers do not have to pay SDM membership dues; however, they must pay the insurance premium.

Youth (age 17 and under) do not have to pay SDM membership dues or the insurance premium (SDM will pay the insurance premium).

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 associate organization for 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 a "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 Director within twenty (20) days from receipt of the claim form or as soon as practical.

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 premium 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 may use members that are insured through another organization (to make eight). These organizations 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 Director no later than September 30. Members paying after the documentation has been submitted can be added at any time.

Organizations shall prepare SDM Form 006, “Additional Insurance Documentation,” and submit the completed USDA “Additional Enrollment” or “Club Members Insured Through a Different Club” form for new members at any time during the year. The appropriate USDA 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 Director.

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 Director 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 Director; organizations shall prepare a USDA “Request for a Certificate” form. If you use this form, please include the insurance certificate number from your original insurance certificate after the “Name of Club.” Send the completed “Request for a Certificate” to the SDM Membership Director 15 days prior to the event.

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

Organizations in an inactive status are not required to obtain liability insurance. However, responsible directors/officers must obtain insurance through another organization.

4.5. SDM Responsibilities

SDM will pay the insurance premium for youth (age 17 and under).

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 Director will check the completed claim form to verify that all questions have been answered and that medical bills, if available, are attached. The Membership Director will sign the form and forward it to the USDA Insurance Coordinator.

5. OP MANAGEMENT

- 5.1. This OP may be amended by a majority vote of the Board directors. The maintenance of this OP is the responsibility of the Membership Director, who will answer questions and make any required change.