

## Answers to Your Insurance Questions

1. Will our insurance cover dancers who have contracted the COVID-19 virus?  
No. Our insurance is for medical benefits associated with an accident at any regularly scheduled and sponsored activity. The USDA insurance has never covered any type of virus.
2. If our state has said no public gatherings will our insurance cover our dances?  
No. If your state says no public gatherings and your club meets then the law has been broken and there is no coverage.  
If your state is opened up for public gatherings and allowing groups to gather and the clubs are following CDC guidelines, then your club would be covered.
3. If someone sues?  
When a dancer sues the club and/or club officers, that dancer will have to complete a claim. The claim will be submitted to the insurance company. The insurance company will then be in charge of the claim. NO LONGER will the club have any involvement with the lawsuit. The insurance company and their team of lawyers will handle it.
4. Are visitors insured?  
Yes and No. If the visitor is a member of another club which is a member of the USDA Insurance program the answer is Yes. If the visitor is not a member of any club or is a member of a club that does not participate in the USDA Insurance program the answer is No. The club should still complete an accident form and keep it on file.
5. Are Students covered by our insurance?  
Students are covered for nine months of instruction. After nine (9) months they are no longer insured. When they join the club the insurance fee must be submitted to your insurance chairperson. The rate is not prorated. If they join in December then they still pay the full amount.  
NOTE: Due to the COVID-19 virus the insurance company will acknowledge that there is a break in the 9-month instruction period. The total combined number of weeks of instruction should not exceed 9 months.
6. Accident Claims:  
Please have accident forms at all dances. Complete the form for all accidents and submit to your insurance chairperson. Complete the accident form on all dancers whether they are a member of your club or not.
7. Insurance Portal:  
Missouri Federated club's information needs entered in the insurance portal. The clubs will enter all information and submit the **enrollment fee plus the club's roster** to the affiliate insurance coordinator.