THE TWO AREAS OF INSURANCE PROTECTION ARE

LIABILITY AND ACCIDENT MEDICAL COVERAGE

As closely as safety rules are followed, accidents will happen. Accident Medical insurance helps protect club members from financial loss due to a covered accidental bodily injury. Liability insurance protects the club and its members and association officials from financial loss due to unforeseen incidents that may develop into litigation against members and dance organizations.

PART I - LIABILITY INSURANCE

A. LIMITS OF PROTECTION:

$1,000,000 Combined Single Limit of Liability for bodily injury and property damage each occurrence (subject to a $100 property damage deductible per claim) while participating in scheduled and sponsored activities. $100,000 limit for damage to premises rented to you. Non-owned/Hired Car Liability Coverage is available-contact U.S.D.A. National Insurance Coordinator for application.

B. WHO IS COVERED:

The club and its members while participating in club or organization sponsored and supervised dancing activities. Liability coverage applies in the U.S., its territories or possessions, and Canada.

C. WHERE ARE CLAIMS FILED:

Notify the Affiliate Insurance Chairman regarding any third party claims presented to the Club/Association. Chairman shall call U.S.D.A. National Insurance Coordinator with full description of incident.

PART II - ACCIDENT MEDICAL INSURANCE

A. WHAT ARE THE LIMITS:

$10,000* - Usual and Customary Accident Medical Expenses-including Dental
$10,000 – Accidental Death Benefit
$10,000 - Accidental Dismemberment Benefit (loss of both hands, both feet, sight of both eyes, or any combination thereof)
$5,000** - Accidental Dismemberment Benefit (loss of one hand, one foot, sight of one eye)
Accidental Death and Dismemberment Benefits Limitations

We will not pay for a Loss caused in any way by:
1. bodily or mental infirmity or illness;
2. infection; except pyogenic or bacterial infection in a cut or wound caused by an accident;
3. medical or surgical treatment; except for surgery which results from an accident;
4. air travel, other than as a fare-paying passenger on a scheduled commercial flight;
5. war or act of war;
6. taking part in a riot or felony; this shall not include being a victim of a felony;
7. suicide; attempted suicide or intentional self-inflicted injury.

NOTE: *Accident Medical Coverage is excess to any other valid and collectible medical insurance covering the same accident. Coverage provided for covered medical expenses incurred within 52 weeks of the accident up to $10,000 for all eligible expenses as stated in the Policy.
**if more than one of specified losses results from the same accident, only one amount, the largest, will be paid.

B. WHO IS COVERED:

Club members will be insured while participating in any regularly scheduled and sponsored dancing activity worldwide, including group travel (10 or more club members) in a vehicle commercially licensed for transportation of passengers and operated by a person holding a valid operator's license for such vehicle, while being transported to or from a covered dancing activity.

C. WHAT IS COVERED:

Accidental bodily injury sustained by an insured person while participating in dancing activities sponsored and supervised by a recognized club or organization.

D. WHAT IS NOT COVERED:

-Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
-Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
-Suicide, attempted suicide or intentionally self-inflicted injury;
-Injury due to participation in a riot;
-Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
-Injury or sickness resulting from declared or undeclared war;
-Injury or sickness while in the armed forces of any country;

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-Injury or sickness while in the armed forces of any country;

FOR COMPLETE PROVISIONS, POLICY COVERAGE TERMS, CONDITIONS & EXCLUSIONS, PLEASE REFER TO THE POLICY AT WWW.USDA.ORG/INSURANCE.HTM. IF THERE IS ANY CONFLICT BETWEEN THE PROVISIONS OF THIS BROCHURE AND THOSE OF THE POLICY, THE PROVISIONS OF THE POLICY WILL GOVERN.
Square Dancers Insurance Program is endorsed by:
United Square Dancers Of America

Serviced by:
U.S.D.A. National Insurance Coordinator
Pat Inglis
P.O. Box 22 Tucker, GA 30085-0022
(404) 298-6148
Fax (404) 298-6149
Email: usda.insurance@usda.org

Administered by:

MARKEL INSURANCE COMPANY
4600 Cox Road, Glen Allen, VA
23060-9817

Underwritten by:

Part I
Markel Insurance Company
Part II
Markel Insurance Company

United Square Dancers Of America
Commercial General Liability and Accident Medical Insurance Program

Annual Flat Rate Fee Per Member

For Additional Information, Rates and Eligibility Contact The
U.S.D.A. National Insurance Coordinator

Entitles your club to participate in an insurance program designed especially for you as a member of your club or association! (requires 100% participation of a club's membership at time of application.)