

INFORMATION on MEMBERSHIP AND INSURANCE Updated: November 07, 2016

Membership

The term of CSRDS Membership is 01 January to 31 December of the current year.

The Society Director Responsible for Membership shall receive all membership fees prior to December 01 for the following year.

When paying membership fees in the Fall for the next calendar year all Members, including new dancers must pay CSRDS membership fees for the upcoming year.

New (late) members may be enrolled at the beginning of each month, starting on February 1st of the current year. Regardless of the time of year new members are enrolled there will be no pro-rated memberships. That is, all new members will pay the full annual fee (\$3 for Callers, Leaders, Dancers; and \$5 for Clubs and Associations). Membership and insurance will be effective immediately on receipt of fees.

The Certificates of Membership for Clubs Associations are issued by the provincial Membership representatives. Membership Cards, where required, are provided by the Society Chair of the Membership Committee and issued by the provincial Membership Representative. Society Membership numbers will be allocated to provincial Representatives according to the number of members enrolled.

Whenever possible membership fees are determined and approved two years in advance at the CSRDS Annual General Meeting.

The following membership fees for 2013 and 2014 were approved July 2012 at the Annual General Meeting held in Ottawa, Ontario.

The annual fee for membership in the Canadian Square & Round Dance Society is: \$3.00 for each; Dancer, caller, leader or instructor. \$5.00 per Club, Association and Federation. There is no charge for teen dancers; however, they must still apply for membership through their club.

Membership Fees are usually paid to and submitted through Clubs to Associations, then to Federations, before being forwarded to the Society.

Membership is defined in The Society Regulations, available on the webpage: WWW.csrds.ca

Definitions

For the-purpose of these Rules and Regulations, “included dance categories” shall include Modern Square Dancing, Round Dancing (Choreographed Ballroom Dancing), Clogging, Line Dancing, and Contra Dancing.

1.0 Membership:

The following individuals and organizations will be eligible for membership in the Canadian Square and Round Dance Society:

1. Dancers, callers, leaders, cuers, and instructors, and related clubs, Associations and Federations of the included dance categories and.
2. Members of Provincial and Territorial Federations and Associations:

Through your membership in the Canadian Square & Round Dance Society (CSRDS), you are included in a Third Party Liability Insurance Policy and Directors and Officers Liability Insurance Policy.

Coverage.

Third Party Liability Insurance of \$5,000,000 is provided as a benefit of membership in the Canadian Square & Round Dance Society. The insurance is to protect members from claims by a third party for: Bodily injury, death, or damage to property.

Settlements usually result from legal action, although small Claims may be handled without legal action. This third party liability insurance has been a part of the square and round dance movement for many years.

"Third party", or Additional Named Insured Party, means someone else outside the dancing organization or the insurance company. It can be the owner of a hall or building rented for dancing; an organization we deal with to buy something, or obtain some service from, or provide some service to.

The policy also includes "cross liability" so that someone within the square and round dance movement can take legal action against someone else within the movement.

The insurance policy is held by the CSRDS Chair of the Membership Committee.

For details or further explanation beyond what is set out in the Certificate of Membership, contact this Director.

Who is protected?

The words "named insured" includes:

- (a) The member organization (e.g. Society, Federation, Association, etc.), its directors, members, employees; and/or,
- (b) All member organizations (federations, associations, etc.), their directors, members, & employees; and/ or,
- (c) All member clubs, their directors, members, and employees; and/or,
- (d) All member callers, cuers, leaders, instructors; and/or,
- (e) All dancers who are members; and/or,
- (f) The owner of the premises used for dancing, if the owner so requests in advance.

Note: Insurance coverage is extended only to members in good standing and that have paid the required Society membership fee for that year. Someone who danced in a club ten years ago and is no longer a member would not be covered.

Establishing the right of an individual to protection does not involve club badges, or how long a person has been dancing with a club, or whether fees are collected by the night, by the season, or by the year, or whether tickets, ribbons, or cash are used for admission to an open dance.

A valid CSRDS membership number is the only acceptable means to establish membership.

The Membership Chair issues all membership numbers to provinces according to the number of members registered. The Provinces are required to verify the validity of all members.

For insurance purposes in the event of an incident (caused by a third party), two facts must be proven to establish protection of a member under the policy.

1. The organization or individual was a member at the time of an incident;
2. The incident occurred during a dancing related activity.

For a club-sponsored activity, it is the responsibility of the club executive to establish the two facts outlined above. For an open dance, or a dancing related activity attended by more than one club, it is the responsibility of the organizer of the event to establish attendance at the activity, and if required, the home club of an individual to establish Society membership.

The insurance company does not require any record of attendance at functions, but it is in the Members best interest to keep a record in the event of an incident. It is the recommendation of the CSRDS Board of Directors that all clubs, Associations, Federations and Canadian National Conventions use whatever method they wish to record attendance, but some record be kept.

The Canadian Square & Round Dance Society's insurance coverage of its members includes:

- a) Directors and Officers Liability Insurance for:
 - Canadian Square and Round Dance Society Directors and Officers;
 - Canadian Square and Round Dance Society Conventions;
 - Federation Directors and Officers; Association Directors and Officers;
 - Club Directors and Officers; and
- b) members Callers, Cuers and Leaders.
 - Directors & Officers Liability Insurance protects the Organization, Directors & Officers and employees for any breach of duty or wrongful act which results in a claim against them.

Definitions:

Directors & Officers means any duly elected or appointed Director or Officer of the CSRDS or other member organizations ie Federations, Associations, and Clubs, while acting within the scope of his/her duties.

Wrongful Act means any breach of duty, neglect, error, misstatement, misleading statement, omission or other act done or wrongfully attempted by the Directors or Officers in the discharge of their duties solely in their capacity as Directors and Officers.

Claims would include a decision by a director or officer of a club which in turn results in the bankruptcy of that club, the club would be covered if a lawsuit should arise because of the wrongful decision causing the bankruptcy.

The definition of a Club or Organization:

Club or Organization is one that operates with the same name and executive and for the same purpose.

A *Club or Organization* may carry out and be involved in the activity with more than one caller/leader, at different levels, on different days of the week and at different locations. The different callers requiring membership and/or locations would be included and set out in their membership information that is submitted with their fee.

A Club as defined above could include dancing at different levels and locations provided the definition is met.

Example 1: 'XYZ SD Club' in the town of ABC would be defined as one club - they dance a fixed schedule of Tues at Basic/Mainstream and Fri at Plus levels at two (or more) different named locations; have the same Executive; same Club name.

Example 2: For a club that is run or owned by, A (caller, cuer, or leader) that person is considered the Executive.

Insurance information for all members

THIRD PARTY LIABILITY INSURANCE

What is Third Party Liability Insurance?

If there is a "third party", it would seem reasonable that there must be a first and second party. There is: The first party is us, the dancers or dance organizations that make up the movement. We are called the "insured".

The second party is the insuring company, which most likely is referred to as the "insurer". "Third party" means someone else outside our dancing organization or the insurance company. Typically, it is the corporate or individual owner of a hall or a building which we rent for dancing. It could also mean someone or some organization we deal with to buy something, or obtain some service from, or provide some service to.

Cross Liability:

We have, as well, "*cross liability*" included in our insurance policies so that someone within the square and round dance movement can take legal action against someone else within the movement.

One important point when considering the third party liability insurance is that it is business insurance, and the Society's insurance policy is a standard Non Profit business policy. At first glance, it may appear that we do not fit easily into this type of insurance, but we do. What is our business? Our business is dancing. We tend to treat it as a hobby or recreation, but take the viewpoint that we dance for money and that we spend a lot of time practicing (weekly dances) in order to perform publicly (demos) to sell our product (dancing for fun, health, recreation, etc.).

The Insurance Policy

WHAT TO DO IN THE EVENT OF AN INCIDENT

In the event of an incident, members should render first aid and assistance as considered practical in the situation. If warranted, emergency services should be contacted. At the first available opportunity, notification should be given by phone to the person handling the membership duties of the Federation/Association. It should be followed up in writing providing the details of the incident as follows:

- a. How, when, and where the occurrence took place;
- b. The names and addresses of any injured persons, and of witnesses;

This written report must be sent to both the CSRDS Membership Chair and the insurance company's account manager.

In the event a claim is made or action brought against a member, the member must:

- a. Provide prompt notification to the Society's membership person of demands, notices, summonses, or legal papers received in connection with the claim or action;
- b. Authorize for the insurance company to obtain necessary records and information; and,
- c. Co-operate with the investigation and assist with the settlement.

Generally, members should render all reasonable assistance possible for the protection of life and

property. Then, at the first available opportunity, make notes of what happened. Notes greatly assist in any resulting legal inquiry.

The best guide for the notes are: "who", "where", "what", "when", "why", and "how".

What to Expect in a Legal Process

The legal process is called "litigation" and although it sounds complicated, it is usually straight forward. We are lucky that square and round dancing is a safe activity. We have had national and provincial insurance in place since 1978, and have had very few cases that involved insurance.

However, there have been, such as:

Walking into a glass window;

Falling off a ladder while decorating a hall;

Falling off a float in a parade; and,

Slipping and falling while dancing.

Even though we are a "safe" activity, accidents do happen. That is why we are insured. And we get our insurance at such a low rate because we are a low risk activity.

The legal process is sure, but slow. Someone claims that someone else is responsible for something and demands damages. Both sides hire lawyers. Most of the time out of court settlement is made as this is the quickest method for all concerned. There have been cases in square dancing when the insurer paid for some minor breakage, rather than go through the legal proceedings.

For a large claim, there will be a "discovery" prior to any trial when evidence is given and each side weighs its chances. Settlements often occur here. If no settlement is reached, the case goes to trial. It takes at least one year for even minor cases to go to court. If there are appeals, then it drags on and on.

If you follow Supreme Court decisions, they are usually giving a judgment on something that occurred five or more years ago.

Legal fees are also a consideration here. Lawyers bill by the hour.

However, if you have liability insurance, then the insuring company covers all the costs. It still takes time, but at least someone else pays the bills.

FREQUENTLY ASKED QUESTIONS ABOUT INSURANCE

WHAT IS LIABILITY INSURANCE?

For CSRDS we need insurance to prove to a hall that we are solvent and in case we damage the hall. The hall wants to know that it can get satisfaction from our insurance policy.

DOES CSRDS INSURANCE PROTECT ME IN THE USA?

Yes. However, actions brought against our members must be brought in a Canadian court.

ARE NEW DANCERS INSURED BY THE POLICY?

Not if they are not registered and have not paid the requisite fees. In order to be insured you have to have paid for insurance and obtained a membership number.

Information on protecting the hall you use

What can and should be done by dancers and those organizing a dance?

- Dancers: Carry your soft-soled dancing shoes into the dance and put them on inside;
- Do not wear your dancing shoes outside - they can get sand & stones imbedded in them;
- Dance Organizers: Be sure your club or group has a copy of the Society Certificate of Insurance. Publicize all dance events indicating that soft-soled shoes are required and that footwear worn outside is not allowed on dance floors.
- Arrange for floor mats outside halls to help gather sand from hallways before dancers enter halls. These also help prevent the floor wax from the hall being tracked around the rest of the facility (perhaps reducing cleaning costs).
- Arrange to have brooms/mops and dust pans available for your use from the hall owner; Sweep the floors before dancing to remove any sand and debris left by those using the facility before your event. Sweep the floor during the dance, if the sound of grit and dirt is noticed while dancing.
- Check that all dancers are wearing the proper footwear on the dance floor and ask those not complying to make changes or leave the facility. Some clubs have large size woolen work socks to cover shoes that are in doubt and help clean up the facilities after dancing, especially sweeping the floors. This provides a chance to check that the floors are the same as when you came in.
- Cloggers should make sure the building owner/manager knows that their shoes have taps on them as certain floors are more susceptible to damage from taps. If the owner/manager does O.K. your usage of the facility, get it in writing. Check taps daily for loose nails & sharp edges.

If requested, make the school or other facility aware of your insurance coverage; and if necessary show them a copy of the Certificate; show and tell the facility owners about the dance shoe requirements in the ads; show facility owners the kinds of footwear that are worn.

No Street Shoes Please:

Carry Your Dancing Shoes in! Dance Schools and owners of various facilities are becoming increasingly concerned about scratches and damage to wood and other floors of their gyms and other rooms from such activities as square and round dancing. This is now more than preventing black scuffmarks on the floor. Repairs and refinishing of floors can be very expensive. Footwear worn outside will generally have sand and stones, and in the winter, salt, imbedded in the soles that will mark and scratch a floor in no time. Yes, even running shoes worn outside can have stones and sand imbedded in them that will mark floors! Failure to take

proper action and prevent damage to floors can result in claims for damage repairs and lawsuits. These repairs, lawsuits and legal costs can be very expensive and can result in increased insurance costs.

Happy dancing and shiny scratch-free floors and satisfied hall owners!

Disclaimer:

This information is intended only as a guide for dancers and club executives to help provide information regarding third party liability insurance.

The information was considered correct at the time of publication.

This information is made available by the CSRDS to members and other interested parties on the clear understanding that neither the Society, its Board of Directors, or its staff can be held responsible for the consequences arising from the use of this information.

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