NORTHERN CALIFORNIA
SQUARE DANCERS ASSOCIATION

Square Dancing for Fun

NCSDA Membership Committee
PO Box 1117, Brentwood, CA 94513

Email:
Membership@ncsda.com

August 21, 2011

Dear NCSDA Delegate

It is time again to complete the Association membership and insurance enrollment forms. Please take the enclosed envelope back to your club and to the club member that will be processing all the necessary forms.

Association Membership dues are due and payable October 1, 2011. Insurance coverage is one of the benefits of your NCSDA membership. Insurance coverage begins January 1, 2012 and goes through January 1, 2012. This allows a club that holds a New Year's Eve dance to be covered for the entire dance. The NCSDA Executive Board has recommended that the Association Membership remain at $12 per club member for the upcoming year. All insurance requests will be processed within two weeks of receipt of the properly completed forms. For those of you that have hoedowns or special events that will be taking place in January 2012, please return your membership and Certificate of Insurance Request forms as soon as possible. Even if your club doesn't plan to host a hoedown in January, if your club's members belong to other clubs, your timely paperwork will impact that club's ability to get an insurance certificate, so please submit your paperwork as quickly as possible. Also, United Square Dancers of America (USDA) will not send the Request for Certificates on to the insurance company until they have verified the members that are listed on multiple club memberships. During the initial enrollment period (October through December) **IT CAN TAKE EIGHT WEEKS (POSSIBLY MORE) TO GET THE CERTIFICATES BACK**. Please plan accordingly.

Shirley Delp, the California Square Dance Council's Insurance Director, still works full time so it is harder to get a rush certificate. We are all volunteers in this and while we're here to help, advanced planning is imperative to ensuring that each club gets the certificates they need in a timely manner. This year's forms are very similar to last year's forms. The current forms have 2011 at the beginning of each file name. Please discard all previous forms.

All information must be submitted on the approved forms. If the information comes to us in another format, we will send the paperwork back to you to resubmit on the correct forms. All of the forms are available on the Association's website – ncsda.com any time you need them. If you do not have computer or email access, there are blank forms you can use to make copies and submit all your information on. Please use capital block letters. If you need these forms, let us know and we will get you a master copy. As a general rule, all forms may be emailed to us. Any club rosters or additional club enrollments, when money is due, may be submitted by email with a check sent immediately by USPS.

We do have one request for each club. Many clubs have one member taking care of the membership dues and enrollment forms and another responsible for the insurance forms. To avoid duplication of effort, we are asking that there be only one person that is in charge of requesting insurance certificates. We will work with this one club member directly. The Membership Committee created a form that will give us their contact information. Please complete this form today and return it to us. If you do not know the information, please take the form back to your club and send it to us as soon as possible. It is greatly appreciated. If your contact person changes, please forward a new form the Membership Committee.

Due to the local post office, Peggy's name must be on any envelope. The Brentwood Post Office has returned mail to the sender when addressed to NCSDA Membership Chairman. We look forward to working with each and every club. Please do not hesitate to contact us if you have any questions regarding insurance or completing any of the forms in this packet.

Peggy Rose, Membership Chairman
Voice: (925) 240-1117

Ethlyn "Babe" Sandau, Insurance Assistant
Fax: (925) 240-1782

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Club Insurance Representative
Contact Information

We are asking that there be only one person that is in charge of requesting insurance certificates. All certificates and/or correspondence will be sent to the representative and address listed below. Any questions we have will be directed to this representative. PLEASE NO EXCEPTIONS.

If the club insurance or membership contacts change, please submit a new form to the Association Membership Chairman immediately. This form is also available on the association's website – ncsda.com. This form may be emailed to us.

DATE: / /

CLUB:

CLUB'S INSURANCE REPRESENTATIVE

NAME:

ADDRESS:

PHONE: ( ) CELL: ( ) FAX: ( )

EMAIL:

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Checklist

Initial Membership Enrollment - The following four forms plus a check must be sent in:

- ☐ Club Insurance Representative Contact (this form **CAN** be emailed)
- ☐ Request for a Certificate of Insurance (this form **CAN** be emailed)
- ☐ Club Roster – Members Insured Through This Club with signature (this form **CANNOT** be emailed) (If you have a scanner, scan after signing, then can email)
- ☐ Club Roster – Members Insured Through Another Club (this form **CAN** be emailed)

The following forms may be submitted any time of the year as needed:

- ☐ **Request for a Certificate of Insurance** – Submit this form for any change in facilities. The change could be permanent or temporary.
- ☐ **Club – Additional Enrollment** – Submit this form when new members join your club. This would include class members that join your club after graduation. Don't forget to include a check for the appropriate membership fee.
- ☐ **Beginners Class Roster** – Submit this form when your club is having a Beginners Class. Do not submit the form until you close class enrollment.
- ☐ **Beginners Class – Additional Enrollment** – Submit this form if you add new members to your class after sending in the initial roster
- ☐ **Notification of an Event/Group Travel** – Submit this form if you have a dance activity where the facility does not require a certificate. You can also use this form for a trip using commercial transportation.
- ☐ **Accident Report Form** – Submit this form each and every time an injury occurs at your club event. This form can be emailed plus the signed, original needs to mailed to us.

Reminders:

1. *Club Roster Form is for those members who claim your club as their primary club. If a dancer is paying their membership in another club, do not include their names on the Club Roster Form.*
2. *Mail Club Roster Form (with signature) and check together.*
3. *Include Peggy's name on the envelope when mailing to the PO Box.*

Northern California Square Dancers Association

2012 Association Membership Packet

With Insurance Checklist and Form Instructions

Presented at General Meeting

August 21, 2011

Northern California Square Dancers Association

2012 Association Membership Packet

With Insurance Checklist and Form Instructions

General Information –

- **Association Membership Dues at the time of initial enrollment is $12 per member for 2012.** A dancer only pays the membership fee in one club. Any dancer who joins a club on or after July 1 shall pay a membership fee to the NCSDA that is equal to one half the regular membership fee.

- **Insurance Enrollment forms are due October 1st to the Association Membership Chairman.** During initial enrollment, it can take up to 60 days to get a certificate of insurance back to you. If you have a hoedown scheduled in January or February, please return your forms to us as early as possible. If we have your initial enrollment forms by October 15th, we will have your certificates back in December.

- **All club members that belong to two or more clubs must choose one club to pay their association membership through.** When possible the club member should choose the club with the smaller membership to pay their membership fee through. All members who say they pay their membership fee in another club will be verified with the other club's roster. California Square Dance Council and United Square Dancers of America (USDA) will also be verifying that each member has paid in the club listed on the form for Club Members Insured Through Another Club. Even if your club doesn't plan to host a hoedown in January, if your club's members belong to other clubs, your timely paperwork will impact that club's ability to get an insurance certificate, so please submit your paperwork as quickly as possible.

- **Insurance Forms are available on the Association's website at ncsda.com.** Look for the floating menu on the left for the Insurance Forms. Most insurance forms may now be emailed to the Association Membership Chairman. The general rule is if there is no money involved, the form may be emailed to us. If money is to accompany an insurance form, you may email the form to us. Include in your email message the check number, check amount and the date that you are mailing the check. Please send a copy of the email message along with the check. **NOTE: The forms will not be sent to the California Square Dance Council Insurance Chairman until we receive your check**.

- We will not provide an additional instruction booklet because the instructions are again embedded within the forms.

- If you do not have access to a computer please type or print all forms in block letters as neatly and clearly as possible.

- If forms are incorrect or incomplete we will return them for revision. This could delay the return of your certificate of insurance.

If you have any questions, do not hesitate to contact us. You can reach us by email at membership@ncsda.com, by telephone at (925) 240-1117 or by fax at (925) 240-1782. All insurance correspondence is to be sent to PO Box 1117, Brentwood, CA 94513. We will answer you just as quickly as we can. We look forward to working with each of you again this year.

Peggy Rose, Membership Chairman

Ethlyn "Babe" Sandau, Insurance Assistant

Northern California Square Dancers Association

2012 Association Membership Packet

With Insurance Checklist and Form Instructions

Initial Enrollment –

- Period covers January 1, 2012 through January 1, 2013
- Forms to be completed and returned by October 1st
  - **Club Insurance Representative Contact Information** – Complete and return to Association Membership Chairman immediately. This is the only person authorized to send us the insurance information and forms. We will direct all questions and correspondence to the person named on this form. **This form may be emailed to us.**

  - **Request for a Certificate of Insurance** – This form is used to request insurance coverage for any facility where your club will be dancing in the upcoming year or any new location during the year. If a club has to be relocated for one or two nights, but does not need a certificate, the club must still notify the Association Membership Chairman. **For the initial enrollment only, complete the box for Number of Members. This number must match the number of dancers listed on the Club Roster – Dancers Insured Through This Club Form.** In the Date of Function box, enter the day(s) of the week that you dance at this facility. If you are using this facility for only one specific event, then enter that date. Name of Additional Insured box – check with each facility that your club dances at and be sure to ask the Hall Manager if they require an Additional Insured listed on the certificate. It is recommended that you get this information in writing to avoid any confusion. All schools and city buildings require an additional insured clause. We cannot process the request for a certificate of insurance without a club roster on file. Endorsement Required box – only check this box if the facility requests this. **This form may be emailed to us.**

  - **Club Roster – Dancers Insured Through This Club –** Complete this form only at Initial Enrollment. **DO NOT INCLUDE THOSE CLUB MEMBERS THAT ARE PAYING THEIR MEMBERSHIP FEE IN ANOTHER CLUB ON THIS FORM. PLEASE USE THE FORM FOR DANCERS INSURED THROUGH ANOTHER CLUB TO SEND US THEIR NAMES (See next form below).** List each club member that is paying their membership fee through your club. List each club member in alphabetical order by last name, one person per line. Do not combine husband, wife and/or children on the same line. The number of dancers listed on this form must equal the Number of Members listed in the box on the Request for a Certificate of Insurance Form. If you have access to a scanner, you may print the form, sign it, scan it in and then email us the scanned form. If you do not have access to a scanner, you will need to mail this form. A check must be sent in with this form. **NOTE: The forms will not be sent to the California Square Dance Council Insurance Chairman until we receive your check. If the form is emailed, the signed form AND a check must follow immediately in the mail.**

  - **Club Roster – Dancers Insured Through Another Club** – Complete this form only at Initial Enrollment. List each club member that is paying their membership fee in another club in this association or a club in another association. You must also include the club that the dancer is paying their membership fee through. This information will be verified by us with the clubs listed on this form. Your club's enrollment will not be sent until this information is verified. California Square Dance Council and USDA will also be verifying this information. There is no money due with this form. **This form may be emailed to us.**

Northern California Square Dancers Association

2012 Association Membership Packet

With Insurance Checklist and Form Instructions

After Initial Enrollment has been sent in –

- **Request for a Certificate of Insurance** – This form is used to request insurance coverage for any facility where your club dances at any new location during the year. If a club has to be relocated for one or two nights, but does not need a certificate, the club still must notify the Association Membership Chairman. **DO NOT** complete the box for number of members after Initial Enrollment has been sent in. **This form may be emailed to us.**

- **Club - Additional Enrollment Form** – Use this form to add new club members to your roster after the initial enrollment forms have been sent in. List each club member in alphabetical order by last name, one person per line. Be sure to send in this form and a check with any new class graduates that have joined your club after class graduation. The membership fee is $12 per dancer. Any dancer who joins a club on or after July 1 shall pay a membership fee to the NCSDA that is equal to one half the regular membership fee. If a club member leaves the club and fails to join another participating club within 30 days, their insurance coverage ceases. If the club member joins another club, the new club must send in the name within 10 days but no money needs to be paid. **This form may be emailed to us AND a check must follow immediately in the mail.**

- **Beginners Class Roster Form** – Complete this form each time you start a new beginner's class. Do not send in this form until you close your class enrollment. This is usually after the "free" weeks are done. A beginners class is defined by the USDA Insurance Program as a class that teaches first time dancers the calls in Mainstream and Plus only. This class must be completed in nine months or less. List each class member in alphabetical order by last name, one person per line. These class members receive this insurance free for the nine months of class or graduation whichever comes first. Insurance coverage ends when the class graduates or at the ending date entered on this form whichever comes first. There is no grace period. There is no money due with this form. **This form may be emailed to us.**

- **Beginners Class - Additional Enrollment Form** – Use this form to add new beginners to your class roster after you have sent in the initial beginners class roster. List each class member in alphabetical order by last name, one person per line. Do not combine husband, wife and/or children on the same line. There is no money due with this form. **This form may be emailed to us.**

- **Notification of an Event/Group Travel** – Use this form to notify us and the insurance company of an event where no certificate of insurance is required Complete the middle section of this form only. If the facility requires a certificate or to be named as "Additional Named Insured", use the Request for Certificate of Insurance Form. If your club is renting a bus (common carrier) to go on a mystery trip or to a dance that is twenty five miles or more from the departure location, complete both sections of this form. Include the common carrier's name, address and telephone number. **This form can be emailed to us.**

- **Accident Report Form** - This form must be completed each and every time that an injury occurs at your club event whether or not you think it is necessary. Something could arise from an incident sometime after the injury occurs. This form is to be completed by a club officer NOT the injured dancer. Get as many witnesses as are available. Be as detailed as possible when writing down the nature of the injury and the description of the accident. This form can be emailed to us. We will also need you to mail us the signed original form so that we can send it on to State.
  NOTE: COMPLETE THIS FORM AND SEND TO US WITHIN 72 HOURS OF AN ACCIDENT.

California Square Dance Council
Insurance Program

The California Square Dance Council, its member Associations, and clubs of the Associations are members of the United Square Dancers of America (USDA). USDA negotiates an insurance policy for their Affiliate Associations, clubs, and dancers and sets the fee for the coverage. This is a group coverage policy and is provided to all dancers and clubs who belong to an Affiliate Association of USDA. The USDA Insurance Chairman is the holder of the Master Policy and it can be viewed on their website at www.usda.org. Any questions concerning the policies should be directed to your Association Membership Chairman. If this person cannot answer the questions, he/she will contact the State Insurance Director.

A brochure is provided to each club with their first certificate for the new enrollment year that explains the coverage. By California law, this brochure serves as your policy since this is group coverage.

Facility Request

Most facilities require a certificate of liability insurance before they will allow a club to use their facility. When your clubs contacts the facility, ask the facility if a certificate is needed and if so, does the facility need to be named as additional insured and is there any particular wording they require.

Once a club has reserved a facility, they need to provide the Association Membership Chairman with the facility name, rooms being used, address, and additional insurance, if needed. The club is responsible for getting this information on the facility to the Association Membership Chairman in a timely manner. It may take **6 to 8 weeks to get a certificate.**

When the club receives the original certificate, it is their responsibility to take the original certificate to the facility. It is suggested you make a copy before you take it to the facility so you have the information and it comes in handy when you get ready to enroll for the next year.

If a club has to be relocated for one or two nights, but does not need a certificate, the club still must notify the Association Membership Chairman. The Association Membership Chairman also needs to know about any exhibition or special event the club may be having.

Explanation of Additional Insured

Name(s) of Additional Insured – means the property owner(s) or organization who wants their names added to your liability insurance policy. Normally, this differs from the name of the facility which you are using or the location of that facility. If not requested by the owners, leave blank.

Facility being used – means the name of the facility and complete address of the actual location for the event. This must include name, street address, city, state, zip code, and **ROOM** that will be used.

Date(s) – For regular workshops and dances – "Saturday/Monday", etc. For special dances – give the exact date – August 9, 10, and 11.

Explanation of Group Travel Coverage

The insurance program has group travel insurance. Group travel will be covered under this policy subject to the following considerations:

1. A group shall be defined as 10 or more covered members of the USDA insurance program.

2. Coverage will commence upon departure from a single common meeting point and continue in force during scheduled, sponsored and supervised dancing
3. Travel must be continuous and uninterrupted between point of origin and point of destination, subject to a minimum of 25 miles one way.
4. Vehicle must be commercially licensed for the transport of passengers.
5. Vehicle must be operated by a person who holds a valid operators license for such vehicle.

Under the Liability claims portion of the insurance, any damage to a facility must be documented. The Facility must send a letter to the club along with bills for doing the repairs and/or cost estimates. You make a copy for your records and send the original to the Association Membership Chairman. There is a $100 deductible for the liability portion of this coverage which your club must pay.

Club Accident Report

The insurance provides protection against lawsuits that are related to our square dancing activities. If Council, an Association, a club, or a dancer is served with a lawsuit or a notice of intent to file a lawsuit, the insurance company will step in and defend all of us against the lawsuit. They will assign an attorney who will contact all parties named.

There are things that you as a dancer or officer of the club, Association, or Council must do if you receive a notice or a lawsuit. Call your Association Membership Chairman immediately to let them know what is going on so that they can pass it on to the insurance company. Provide your Association Membership Chairman with a copy of the lawsuit or notice of intent. DO NOT TALK TO ANYONE, even other dancers, about the lawsuit.

The insurance policy also covers product liability which includes the food we serve at a dance. I have never known square dancers to serve bad food, but on occasion it may become tainted. This will protect your club if someone gets food poisoning from something they ate at a dance. It does not cover a food vendor.

Additional Information

1. Roster of club members is required at time of premium payment at initial enrollment.
2. A club must have at least 8 members listed on their roster to register for insurance.
3. If a club member belongs to more than one club, they pay only one enrollment fee.
4. If club members leave the club and fail to join another participating club within 30 days, their insurance coverage ceases. If the club member joins another club, the new club must send in the name within 10 days but no money needs to be paid.
5. Classes sponsored by a club will be covered without additional cost.
6. An honorary member or caller/cuer member of a club is covered by this policy when attending a dance as a dancer and an enrollment fee has been paid. The policy does not cover the caller/cuer and his or her equipment when he or she is calling.
7. Name, street address, city, state, zip code, and room that will be used of each facility anticipated to be used during the year will be required when effecting coverage.
8. Approximately 45 days lead-time is required to obtain a certificate of insurance for a particular facility not on the original policy.
9. Picnics, campouts, snow trips and other non-dancing activities are not covered by this insurance.
10. Club accident forms must be filed, whenever possible, within 3 days from the date of the accident. Mail this form to the Association Membership Chairman. The California Square Dance Council Insurance Chairman will contact the injured party once this form has been received and see if a claim needs to be filed.
11. Coverage is excluded while dancing at a private residence.
12. Any addition to the club roster after the initial enrollment for the current year will require an enrollment fee per dancer.

If you have any questions about the insurance program, please contact your Association Membership Chairman. The following pages contain some of the most frequently asked questions. There is no such thing as a dumb question.

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California Square Dance Council
Insurance Program
Frequently Asked Questions

1. **When is the individual dancer covered by our insurance?**

   From the time the dancer gets out of the car, in the parking lot, walking to a dance location, going into and out of a dance facility are all covered by our accident medical insurance. Driving to and from the dance, getting into or out of the car should be covered by the dancer's own personal auto insurance.

2. **How many members need to be on the roster in order for a club to register for insurance**?

   You need 8 members (in order to make a square) in order to register your club. A club can have 1 or 2 members that pay and the other members can be register through another club.

3. **If someone dies or resigns, can another person be put in on the roster in their place once the roster has been sent in to the insurance company?**

   No. Once the roster is in, names cannot be changed on it. If a member resigns from one club, that member has 60 days to join another club who has our insurance and they would not have to pay a fee. After 60 days, their insurance coverage ceases if they do not join a participating club.

4. **What happens to a member's insurance when a club folds? Since they paid for the year, does their insurance follow them for the rest of the year or is it tied to the club. If the club folds, does their insurance lapse until they are officially added to another club? Do they have a certain number of days to join another club? Do they have to pay again when they join another club?**

   The club members have 30 days to join another club which has insurance in our program to keep their insurance coverage active. This is club insurance so you have to be a member of a club to be insured. They would not have to pay another insurance fee if they joined an existing club which already has insurance. If they do not join a club within 30 days their coverage will end. The new club should complete the additional enrollment form indicating that their new members were previously insured with a particular club (give name) which folded.

5. **Can a club belong to an Association that is a member of the State Council and not have the insurance that the Council offers.**

   No. A club that wants to belong to an Association that is on the State Council needs to have the insurance that the Council offers. This insurance covers more than just your medical incase you get hurt but also covers the hall you are dancing in.

6. **Can a person get the State Insurance and not be a member of a club.**

   No. In order to get the State Insurance (USDA), you need to be a member of a club and the complete membership needs to sign up for the insurance.

This information is provided by California Square Dance Council for the benefit of each Affiliate.

7. **When is the club insured?**

   The club is insured as soon as the roster gets to USDA and it is stamped, even if a club does not have the certificate in their hands.

8. **Can a club roster have both paying members and members paying through another club?**

   No. Paying members should be on the initial roster and then the members that pay through another club should be on that form.

9. **If my club sends in the form "insured through another club" what happens if that other club has not sent in their roster so it can be crossed check?**

   The Association/State Insurance Director will be holding onto the club roster until the other club has sent in their roster so it can be crossed check.

10. **If a club turns in a request for a certificate and it is less than the normal turn around (60 days), will the certificate be issued in time?**

    Most likely not. USDA might be able to get it done but the club is taking a chance on not getting certificate in time.

11. **When will the certificates for a New Year be issued**?

    When the club has completed registration by sending in their new roster with the dues and correct information, the State Insurance Director will then send the forms to USDA. USDA will process the forms as they are received and then will then send the completed certificates back to the State Insurance Director who will then send them to the Association. This process can take up to 10 weeks.

12. **If the facility that is being used is through the city, should the city be added as an additional insurer?**

    Yes. Have the clubs verify with the facility if they need to have the city and their employees added.

13. **When I fill out the club listing for a community center, hall, church, etc do I have to state exactly which buildings will be used?**

    Yes. Need to put the exact location of the buildings being used, i.e. fellowship hall, kitchen, main room.

14. **Can a certificate for a special dance at the beginning of year be requested for a certificate before the roster is sent in to be registered?**

This information is provided by California Square Dance Council for the benefit of each Affiliate.

No. Certificates will not be issued for any dance until the roster and dues have been sent in for the New Year.

15. If a certificate has a specific date or a series of dates and others do not have any dates, do the ones that do not have a date mean that the club can dance any day they want to and they are covered?

The insurance company would prefer to put dates under the comment section as that limits their liability but if the information is listed in that section, it limits the user to that specific time. If nothing is listed then the coverage is effective for the time period listed on the certificates.

The first certificates issued for the New Year will have an effective date of the first of the New Year but as we get further into the year, the effective date might change as to when the information is received by USDA and is date stamped.

16. If a club has a certificate for a hall for a particular night, can this certificate be used for a different night at the same hall?

If there is not a date listed under the comment section of the insurance certificate then the club can use it for any night that they dance at the facility. If a specific date has been listed under the comment section then they need to have another certificate issued listing the dance night for the specific date or get the current one reissued without the information shown under the comment section.

17. Can a handicapped or elderly class be insured for longer than 9 months?

No. Nine months is the limit for a class to be insured.

18. How does the insurance work on the accident report?

The square dancer insurance is only a secondary insurance. The injured dancer needs to go through their primary insurance first. Then what the primary insurance company does not pay for the dancer, and there is a balance to be paid, then the square dancer insurance pays out.

19. What is the process of an accident report?

a. The association insurance director sends the accident report to the state insurance director.
b. The state insurance director sends the accident report to USDA
c. USDA in turn will send the state insurance director a claim, if applicable.
d. The state insurance director will send the claim form to the person(s) that had the accident.
e. The person(s) will fill out the claim form and send the state insurance director any **original** bills.
f. The state insurance director will then in turn send it to USDA.

This information is provided by California Square Dance Council for the benefit of each Affiliate.

20. Can a club/association get insurance for someone's home if there is going to be dancing at the home?

No. Our insurance does not cover dancing at someone's home. The homeowners insurance will cover any thing that might be happen at the home.

21. If a caller states that a club does not need insurance because the club is covered through his Callerlab insurance, is this true?

No. If you look at the Callerlab Insurance under Liability and Equipment insurance, it states: Policy Conditions, these policies do not cover dancers. Dancers may have their own accident and medical insurance either through their homeowner's policy or through their club in the USDA insurance.

22. If under USDA insurance, you can dance wherever and you are covered, why does a club have to turn in an Event/Demonstration form?

The event form is a way of letting the insurance company knows where you as a club are dancing. If an individual dancer is visiting other club for the evening and this other club does not have insurance, they are covered by their club. If you are doing an unexpected dance, i.e. after a ballgame, and you get hurt, go ahead and send in a claim and Markel will make the decision if the person is covered or not.

23. On group travel, can the group make stops along the way, i.e. picking up other dancers or stopping for a break?

The travel information states: Travel must be a continuous between point of origin and point of destination, subject to a minimum of 25 miles one way. You can stop and pick up dancers or stop for a break but no sight seeing and other ancillary stops that incidents could occur not directly related to dancing. (Per Sandra at Markel)

24. What happens if someone should drink alcohol at a dance?

If anyone drinks at a club dance, the insurance ceases the moment someone starts drinking and could cause the Association's and /or Council insurance to cease.