

## BC Square and Round Dance Federation

### Third Party Insurance

1. The insurance provided through the CSRDS is Third Party Commercial General Liability, Directors and Officers and Tenant's Liability Insurance only.
2. Commercial General Liability covers injury or damage caused to by a dancer, a club, a regional or provincial body to persons or to property other than an injury or damage to the dancer, club, regional or provincial body causing the damage.
3. Directors and Officers Liability covers Board Members from inadvertent loss or damage caused by their actions.
4. Tenants Liability covers damage to premises rented, other than normal wear and tear of a floor.
5. All organizations and individuals receive a document, which may be in different form for each, evidencing coverage. The document includes an identification number. They are usually received early each January.
6. Coverage limits are Commercial General Liability - \$5 million, Directors and Officers Liability -\$2 million and Tenants Liability - \$250,000.
7. The reverse side of each document prescribes the steps to be taken if an incident occurs. All clubs are encouraged to make an independent note of these steps and to have at least two copies readily available at every dance or event. One copy should be with the caller, cuer or leader. The second with some other person of responsibility (possibly the Attendance Registrar, if there is one).
8. It is not mandatory for insurance purposes to have an attendance register, however MAINTAINING A RECORD OF PERSONS PRESENT IS STRONGLY ADVISED. This could be of vital importance in the event of an insurable incident.
9. If required by a facility provider, a Certificate of Third-Party coverage may be obtained. Follow the directions on the CSRDS website – [www.csrds.ca](http://www.csrds.ca). If required by the third party, their name can be added to the Certificate of Coverage as an additional insured.