



Clubs may **mistakenly** believe that their club caller's insurance is an umbrella for their club; **unfortunately, that's just not the case.** Mac Letson, Executive Director of the **American Callers Association**, notes that **ACA** callers are covered, and dancers **"only if the caller directly causes injury"**. He agreed that dancers need insurance, such as **USDA** (United Square Dancers of America) insurance. And, from the **CALLERLAB** website, "It protects **CALLERLAB**, and you, the caller. **These policies do not cover the dancers.**"

We're covered by the world's largest square dance organization, the **USDA Dancers Insurance program**. To quote the **USDA**, "Every square dance organization needs General Liability And Accident Medical Expense coverage while conducting and sponsoring square dance activities. As close as safety rules are followed, **accidents can and will happen.** This insurance program, **especially designed for USDA dance groups**, provides Accident Medical Insurance, which helps protect club members from financial loss due to a covered accidental bodily injury; and Liability insurance, which protects the club and its members from financial loss due to unforeseen accidents, which may develop into litigation against members and organizations".

To review the coverage in its entirety...including limits of protection, who and what is covered, limits of coverage, and period of coverage, among other items, go to <https://www.usda.org/Insurance.php>

IMPORTANT!! If a club moves from its normal dance venue, it needs to be added, and updated on your policy to have coverage. Also, **class members are our lifeline**, and it's **important that class members also have insurance.** **USDA offers a free grace period for class members.** After classes begin, please make a list of new class members, and forward this to Sheila Gesing, to be forwarded to **USDA** so these **new class members are covered on your club insurance.**

The **ASSDF** feels that it's **very important that every dancer in every club is covered** by General Liability and Accidental Medical Coverage. The cost of **\$5.25 per person is extremely reasonable**; and unfortunately, in today's world, **extremely important to have** in case of any unforeseen accidents that may occur. If you dance with more than one club, you only need to pay the **\$5.25 fee once**; but **it needs to be paid by each dancer.**

The **USDA Club Insurance** is due to the **ASSDF** Treasurer by Dec. 1, 2022, in order to have **USDA Insurance Coverage** effective Jan. 1, 2023. Next, the **\$20 ASSDF Club Membership** fee is due to the **ASSDF** Treasurer by Jan. 1, 2023.

Please send a **current club roster**, plus the **\$5.25 fee for each member**, as well as your **\$20 ASSDF Club Dues** for 2023, to **ASSDF** Treasurer and Insurance Chairman, Sheila Gesing, 9760 Grant 7, Sheridan, AR 72150. Please make checks payable to **ASSDF**.

The **ASSDF** thanks you and your club in advance for your attention in these matters.