

About Insurance Premiums

All Member Clubs of the Federation **must have liability and accident insurance coverage** meeting Federation requirements. Most member clubs purchase this coverage through the Federation. However, clubs who get their insurance from another source are welcome to join the Federation.

To participate in the Federation's insurance policy:

1. Keep an attendance log at each meeting or class. Everyone present must sign in. These logs must be retained for five years by your club. The insurance company reserves the right to examine the logs.
2. The Club shall maintain a membership roster as defined by its Constitution, By-Laws, or Standing Rules. If your Club has no specific membership definition, a roster of all those who participate in the Club activities at the time of renewal must be compiled from your attendance logs. The membership roster needs to include names of all members.
3. All members of the Club must be covered by insurance and listed on the roster; however, the Club is not required to pay to insure any of its members whose insurance premium is paid by another Club in the Federation. On the membership roster that your Club submits as part of its membership renewal package, identify any member that is insured by another Federation Club, and in each case, state the name of that other Club. **You must coordinate with other Clubs to ensure that each member is insured by at least one club** (and, obviously, preferably no more than one club).
4. Calculate your Club's insurance premium. **The minimum insurance premium is \$45.** This means that if you have 7 or fewer members (at \$5.75 per member), you still need to include the minimum \$45 insurance premium.
5. Some venues require an "additional insured" to be named on the insurance policy. If this applies to your Club, please include Form D (Request for Insurance Certificate) with your renewal package.
6. Any Club that elects not to obtain the required insurance through the Federation must provide evidence in writing proving that the Club has insurance coverage from another source that meets Federation requirements.

CRITERIA FOR MEMBER CLUBS

The following is excerpted from the Federation Bylaws.

Standards for Club Membership

1. A club must have at least 7 members.
2. The club must indicate the time, day, and place of meeting.
3. The club must be under adult supervision.
4. The club must designate a contact and a delegate and may designate alternate delegates.

Annual Renewal

A club must return signed renewal forms to the Treasurer verifying compliance with the standards of club membership, and accompanied with the annual renewal fee.

Participating Status

A club will be entitled to vote at Council meetings (participating status) when the club's delegate or alternate attends the second of two consecutive regular Council meetings.

A club maintains participating status until such time as the delegate or alternate misses three consecutive meetings.

Attendance will be considered valid only if delegates or alternates sign in within the first forty-five minutes of the scheduled starting time of the Council meeting.

Regular, Multiple-Night and Exhibition Category Requirements

Regular Club: The club must meet not more than once a week and at least 9 times per year for the purpose of recreational folk dancing.

Multiple-Night Club: The club must meet at least 12 times per year for the purpose of recreational folk dancing.

Exhibition Club: The club must meet at least 9 times per year for the purpose of preparing or exhibiting folk dancing.