



### **ScotDance Canada Professional Liability and General Insurance Coverage**

ScotDance Canada is pleased to provide through Gallagher, professional and general liability coverage for members of ScotDance Canada. The policy provides coverage for highland dance instruction only and is limited to dance instruction within Canada. This policy does contain an exclusion for abuse coverage. ***If any instructors are teaching outside of Canada, please note that you will not be covered outside of Canada. Quotations and availability of coverage for professionals teaching outside of Canada must be referred to ScotDance Canada's Risk Management Committee who will contact our insurer for consideration (see attached coverage details).***

Coverage on the above program is effective from April 15 current year to April 15 following year. The name of the insuring company is GameDay Insurance, Policy#02172. The premium is adjusted quarterly depending on the effective date as per the schedule below. There is no refund if the coverage is cancelled:

**Insurance purchased between April 15 – July 15 = \$215.00 premium\***

**Insurance purchased between July 16 – October 15 = \$160.00 premium\***

**Insurance purchased between October 16 – January 15 = \$105.00 premium\***

**Insurance purchased between January 16 – April 15 = \$60.00 premium\***

**Optional Abuse Coverage can be purchased at a flat rate of \$250 (not pro-rated) in addition to premiums above.**

**\*\$3.50 online transaction fee will be charged at the time of purchase plus applicable provincial tax.**

When purchasing the insurance online, the premium will automatically be charged as per the schedule above according to the date the insurance was purchased.

***Example: If you purchase insurance in September, you would pay \$160.00 which will cover you until April 15. At that time, you would purchase insurance for the period of April 15 (current year) – April 15 (following year). The policy runs from April to April each year.***

**NOTE:** Instructor insurance does not cover performance groups, fund-raising activities, parades, activities/incidences occurring on grounds outside of the teaching facility as this is considered outside of normal SDC teaching activities. As well, the policy does not cover contents stored within the facility (dance swords, costumes, CD's, equipment, etc). Content coverage would need to be purchased through a General Insurance broker. The policy would schedule the name of the instructors therefore it is the individual instructor's name that would be shown on the policy.

**The application for professional liability and general insurance coverage is only available online:**

Link: <https://secure.e-RegisterNow.com/cgi-bin/mkpayment.cgi?state=1899>

**Enquiries can be sent to:**

Kathy Ramesar – [kathyramesar@gmail.com](mailto:kathyramesar@gmail.com)

Cheryl Rafter – [SDCriskmanagement@scotdance.ca](mailto:SDCriskmanagement@scotdance.ca)

**Risk Management Committee for SDC**