

ScotDance Canada Professional Liability and General Insurance Coverage

ScotDance Canada is pleased to provide through Jones Brown, 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 Jones Brown for consideration (see attached coverage details).**

Coverage on the above program is effective from April 15th current year to April 15 subsequent year. The name of the insuring company is Everest Insurance Company of Canada, Policy No. SB 20110281. 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 = \$180.00 premium
Insurance purchased between July 16 – October 15 = \$135.00 premium
Insurance purchased between October 16 – January 15 = \$90.00 premium
Insurance purchased between January 16 – April 15 = \$45.00

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 \$135.00 which will cover you until April 15 of the following year. At that time, you would purchase insurance for the period of April 15 – April 15 of the next year. The policy runs from April to April each year.

NOTE: Instructor insurance does not cover performance groups as this is considered outside of normal SDC teaching activities. The policy would schedule the name of the instructors therefore it is the individual instructor's name that would be shown on the policy. **If there are multiple instructors within the same dance school, each instructor will require their own liability insurance.**

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>

Risk Management Committee for SDC