

The following is for information purposes only and subject to the terms, conditions and exclusions of the ScotDance Canada Master policies on file with the ScotDance Canada. Should any discrepancy occur between this document and the actual policy, the actual policy document will prevail.

## OPTIONAL INSTRUCTOR'S LIABILITY INSURANCE PROGRAM

One of the major, if not focal, benefits of being a member of ScotDance Canada is the insurance coverage provided for the members by the Association. This article will highlight an **OPTIONAL** insurance program for member instructor's. This coverage can be purchased with respect to the business operations as a professional instructor for ScotDance Canada, in Canada only. The insurance also provides the benefits of lower premiums as a "group program" compared to a standalone policy. The policy provides 2 important types of insurance for member instructors.

These are:

- A. Comprehensive General Liability
- B. Errors and Omissions/Professional Liability

### A) Comprehensive General Liability

Comprehensive General Liability Insurance is designed to protect a person (member instructor) against any legal responsibility arising out of a negligent act or a failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party (third party) while teaching a member of ScotDance Canada within the instructor's facility and at ScotDance Canada sanctioned competition events.

### B) Professional Liability/Errors & Omissions Insurance – Extension on the General Liability policy

This coverage is included in the General Liability policy as a sub-limit and protects the instructor against risks associated with the performance of their duties. This includes allegation if you fail to render appropriate professional services, error or omission in the rendering of your services as an SDC member instructor.

**NOTE:** This **IS NOT** a property policy for instructor's contents/ equipment used in the instructor's business operation.

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## Eligibility:

All member instructor's on record with ScotDance Canada.

## General Liability Coverage included but not limited to:

\$2,000,000 On Bodily Injury and Property Damage Liability – per occurrence

\$2,000,000 Aggregate limit (with respect to product-completed operations only)

\$2,000,000 Personal Injury and Advertising Injury Liability

\$2,000,000 Tenant's Legal Liability (any one premises)

\$25,000 Third Party Medical payments – any one accident/\$2,500 any one person

\$2,000,000 Non-Owned Automobile Liability

\$2,000,000 Professional Liability Extension (Wrongful Acts)

\*\*\$5,000,000 Limit of Liability available on request

\*\*\$250,000 Abuse Limit can be added for an additional premium

## Liability Policy Deductible

- \$1,000 On Third Party Bodily Injury/Property Damage/Expense
- \$1,000 On Tenants Legal Liability
- \$1,000 On Errors & Omissions/Professional Liability

## Certificate's of Insurance

In many cases facility owners/operators/municipalities will request proof from a ScotDance Instructor that they have valid liability insurance covering their activity. The ScotDance Insurance Program provider issues certificates within 24 hours.