

## CLUB ACCIDENT PROCEDURES

RE: Proper procedure for injury and non injury incidents that occur at club functions

1. **The President (or otherwise appointed person) of the club who is hosting the dance is the ONLY person to take charge of the incident.** Unless specifically asked to assist, other club officers should *not* step in or try to take charge of the incident. *At the club President's discretion*, they may choose to call from the floor a "medically trained or degreed" person to step in and assist them in assessing the incident/injury.
2. **The dance should *not* be stopped immediately upon incident.** The procedures; stepping back and surrounding the down dancer with hands held and joined at the side and one dancer from the affected square stepping in to attend to the down dancer, can be done while the dance continues. The down dancer will choose to do one of three things: 1) get up and continue dancing, 2) get up and choose to sit down on the sidelines, or 3) stay down and ask for further assistance. **Only if the dancer stays down and requires further assistance should the dancers raise their joined hands above their heads signaling the need to stop the dance for medical assistance.**
3. A Club Accident Report should always be completed at the time of the incident. It is at the discretion of the down dancer and the club President if a report is filed. **If there is no injury then no club accident report is required to be submitted but the Club should keep the completed club accident report on hand as it could be needed in the future. Completing a club accident report is the responsibility of the President (or otherwise appointed person) who is in charge of the dance** at which the incident occurs and should be done as soon as possible.
4. **The President (or otherwise appointed person) should clearly explain that they have 48 hours (and even more time if needed) after the incident to submit a club accident report.**

5. **Filling out and filing a club accident report does not constitute an automatic insurance claim.** The club accident report is filled out and submitted to the Federation or association Insurance Coordinator who then submits to the USDA Insurance Coordinator. If the dancer required medical attention then the USDA Insurance Coordinator will require additional paperwork to be filled out by the dancer. This paperwork is then submitted to our insurance carrier and the claim is followed up by the insurance carrier with the dancer. Most club accident reports do not result in insurance claims because the costs are usually mitigated by the dancer's primary insurance carrier.
  
6. **Training the dancers on the procedures for incidents is the responsibility of the individual clubs within the association.** Insurance Chairmen are responsible for providing any updated information to the clubs that is provided by the USDA Insurance Coordinator on recommended procedures and to be available for questions that the leadership of the individual clubs might pose. **The club's should train and/or review the procedures periodically with their members, and at least once with each student during class time.**
  
7. **"Common sense" prevails as the number one guideline for handling incidents that occur at the club functions.** Common courtesy's such as following up the next day after a slip and fall with a phone call to make sure that the dancer is ok, minimizing the drama at the event, not moving a down dancer with a back injury, and respecting the wishes of the downed dancer, are just to name a few courtesy's that are important.

Happy Dancing!!

Respectfully submitted,

Pat Inglis

USDA Insurance Corridnator

SUBMIT ALL REPORTS AND CLAIMS TO:

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