

Does the CDSS Liability Insurance Policy offer coverage for COVID-19-related claims?

Potentially. There is not an exclusion in our policy which would specifically prevent compensation for a COVID-19-related claim i.e. a claim **could** be submitted for compensation of a COVID-19-related suit. However, there are a number of factors that need to be taken into consideration.

First, keep in mind this is a general liability policy, it provides compensation in the case of a lawsuit brought against your group. To file a claim, an attendee to one of your events would need to sue you for damages related to contracting COVID-19 and prove **a.) that it was contracted at one of your events and b.) due to negligence on your part.**

In the case that this occurred, a claim could be submitted to the policy underwriter - Philadelphia Insurance, who would review the claim and determine compensation.

We have been advised by our insurance agency that holding an event in defiance of local, state, or federal guidance/regulations is not advisable would likely result in a claim being denied.

This is a unique situation, not only for us as groups and individuals, but for insurance companies. Unfortunately, it's impossible to give a definitive answer because each case will be unique and is reviewed on an individual basis.

Groups seeking further guidance are encouraged to speak with a lawyer who understands these issues and can comment on the specific hypothetical in question.

Are virtual events covered?

Yes! As long as they are essentially the same as other events you would be holding (dancing led or taught by an instructor/caller). As usual, filing a claim would require someone who attended your online event to sue and prove your negligence.

Are regular events covered?

CDSS is recommending you not hold in-person events due to COVID-19, but such events **are** covered by our insurance policy as they usually are. Claims related to COVID-19, however, are likely to be denied if events are held in defiance of local, state, or federal guidelines - see above.

Should we have people sign waivers when we begin dancing again?

Some insurers require waivers for certain activities, ours does not. A waiver won't prevent you from being sued, but may provide additional protection if you are. Again, it may be worth consulting with a lawyer to discuss your particular situation if you feel it's necessary.