



THE NATIONAL CLOGGING LEADERS ORGANIZATION, INC.  
A NON PROFIT - TAX EXEMPT ORGANIZATION



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# Insurance For Instructors, Directors or Organizers of Clogging Events

CLOG, Inc has group liability insurance available in the amount of \$1,000,000 for its members who are instructors or directors of clogging events. Members are insured for Legal Liability, Bodily Injury and Property Damage in the combined amount of \$1,000,000.00 with an aggregate of \$2,000,000.00. There is no deductible for this coverage.

The accident policy covers the instructor/director only while conducting clogging activities. The coverage does not cover accidents while traveling to or from a dance.

This insurance is available to CLOG members only. Coverage is not pro-rated. Members may subscribe for this coverage anytime during the year. Coverage is for the period from December 15 to December 15 of each year.

What does our insurance cover? In layman's terms, here is a synopsis of what it does and does not cover:

1. It is a liability policy with a protection limit of \$1,000,000.00 per occurrence and an annual aggregate limit of \$2,000,000.00. It will protect the instructor or director for any acts or omissions of acts that result in injury to someone while that covered member is conducting clogging classes, dances, workshops, competitions or related activities. This is a primary coverage as long as no other liability insurance is in force which is applicable.
2. It provides accident insurance for the instructor/director while conducting clogging activities. \$5,000 Accidental Dismemberment and Accidental Death; \$10,000 accident medical expense with an aggregate of \$250,000.00. This coverage is effective only after a primary carrier has settled a claim.
3. It does not include third party names on the policy, nor does it provide general accident insurance for someone who was careless or injured himself outside of the area where the instructor's actions are involved. It also does not cover negligence on the part of the owner of a facility you are renting or using.
4. **NOTE:** Cost for this coverage is not prorated. Please note, however, that this presupposes that the instructor/director is a member in good standing i.e. paid up in the area of CLOG membership dues. If an insured is dropped from membership for non-payment of dues, then the insurance for the individual is null and void as of the date she/he is dropped from the membership rolls.
5. This coverage is NOT to be considered as general accident/medical coverage for your students or attendees, but is designed only to protect YOU against claims of negligence brought against you and arising out of your activities as a clogging instructor/director of clogging events. This coverage does NOT pertain to DANCERS - ONLY instructor/directors of clogging are eligible.

Certificates of insurance are available through the CLOG office upon request. Requests to have an "additional insured" such as a workshop or class facility named is part of your certificate of insurance should be forwarded in writing to the CLOG office. Normally, there is no additional charge for this service. It does, however, take approximately 6-8 weeks to obtain such a certificate.

The policy year is December 15 - December 14 of the following year. If CLOG membership dues are not kept current, the insurance is not effective until dues are received.

Should you have any additional questions, please do not hesitate to call or write.

## INSURANCE FOR INSTRUCTOR/DIRECTORS OF CLOGGING ACTIVITIES.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone #: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address: \_\_\_\_\_

As a member of the National Clogging Leaders Organization, Inc. (C.L.O.G., Inc.), I hereby apply for liability insurance. I understand that policy covers up to \$1,000,000.00 General Liability Insurance with an aggregate of \$2,000,000.00. This cost if \$54.50 per year in additional to the yearly membership Dues. My membership must be current at all times for coverage to be enforced.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Enclose check & mail: CLOG, Inc., 2986 Mill Park Court, Dacula, Ga 30019 (678) 889.4355 Email: [clog@clog.org](mailto:clog@clog.org) Website: [www.clog.org](http://www.clog.org)