

## INSURANCE VIA DANSPUNT

### Specific provisions

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Danspunt is offering dance groups and schools the opportunity to take out **insurance for Physical Accidents (personal injury) and Civil Liability** for their members or students. This insurance covers all your group's or company's activities. You can also insure your volunteers under the same terms and conditions for physical accident and civil liability. The latter is compulsory under the law on the rights of volunteers.

#### **PROVISIONS**

**Policyholder:** DANSPUNT VZW

**Insured parties:** The organisation, members and affiliated groups, its directors or trustees, those responsible for its groups and its employees and agents.

Dangerous sports are **excluded** under the insurance such as mountaineering, potholing, gliding, parachuting, bungee jumping, canoeing, rafting, etc.

**Promotional activities** (introduction or open day, for example) for non-members are also covered.

**Territorial scope:** This insurance is valid everywhere in the world insofar as the organisation has its registered offices and main activities in Belgium.

#### **PHYSICAL ACCIDENTS**

**Accident:** a sudden incident of which the cause or one of the causes lies outside of the organism of the victim and which **causes physical injury**, in other words, an external cause not of the body.

Sickness, strokes, nervous attacks, epilepsy, breaks due to weakness, lumbago and varicose veins are **not considered as accidents**.

**Medical care:** Medical care means: every form of care, in terms of prevention and cure, required for the maintenance or recovery of health, such as medical assistance from doctors, surgeons and pharmacists, blood transfusions, X-rays, physiotherapy, prosthesis, pharmaceutical care, hospital care, rehabilitation and retraining.

The insurance covers **all accidents during the insured activities**.

The Physical Accidents cover also applies on the **way from home to the place of activity and back** insofar as the shortest route is taken in the normal time after leaving the home and/or the end of the activity.

## Insured cover and amounts for Physical Accidents

<b>Death</b>	€ 8,500- (from 5 years of age)
<b>Permanent invalidity</b>	€ 35,000- (up to 65 years of age)
<b>Daily Allowance</b> The daily allowance is paid out up to the amount of the actual loss of wages and there is no benefit under the law on sickness and invalidity benefit insofar as it does not exceed the insured amount.	€ 30- per day From the day after the accident and for the next two years
<b>Treatment Costs</b> → If there is a contribution from an insurance fund, the company will make up the difference between what is offered by the insurance fund and the National Institute for Health and Disability Insurance [Rijksinstituut voor Ziekte- en Invaliditeitsverzekering or RIZIV]	
→ Dispensing costs and costs for plaster casts that have been prescribed by a doctor and not included in the nomenclature of the National Institute for Health and Disability Insurance	Max. € 250- per accident
→ Damages to glasses Only if physical injury is established at the same time	Max. € 350- per accident
→ Costs of dental prostheses	€ 150- max. per tooth € 600- max. per accident
→ Funeral expenses - for members of 5 years and older: - for members younger than 5 years:	€ 620- € 8,500-
<b>Maximum duration:</b> 2 years (104 weeks)	

## **CIVIL LIABILITY**

The policy insures the **civil liability for damage or injury to third parties caused as a result of an insured activity**. Members are considered as third parties amongst themselves.

The policy fulfils the requirement for compulsory insurance under the Volunteers Act [Vrijwilligerswet].

## Civil liability

<b>Physical Accidents</b>	€ 2,500,000- per victim € 5,000,000- per claim
<b>Material damage</b> Excess:	€ 620,000- € 125- per claim This excess is not applicable for practitioners of dance during the organisation's or association's insured activities.
<b>Liability for/of volunteers*</b>	
Personal injury	€ 12,394,700-
Material damage	€ 619,734- (Excess: € 123.95-)

\* These amounts are index linked. This indexation is based on the index figure for consumer prices. The base index figure is that of 1983, namely 119.64.

*Exclusions:* the insurance does not cover damage to: insured's own materials, including glasses, contact lenses and clothing; damage, loss or injury to moveable or immovable property that the insured has borrowed, rented or received for safekeeping or that he or she has in his or her possession in any capacity.

## DANSPUNT PREMIUM

The price of the insurance amounts to **3 euros per person per year** (1st September to 31st August or 1st January to 31st December).

Cover is provided free of charge to non-members who participate in your promotional activities (introduction or open day, for example).

## DAY COVER

In addition to the annual insurance, you can take out insurance in the form of day cover for extra activities in which dancers or volunteers actively take part for the occasion (dance camps, performances, barbecues, etc.).

Day cover costs **0.50 euro per person per day**. A list of the participants' names must be submitted to Danspunt seven working days in advance.

You can only make use of this day cover if your regular dancers/members/teachers, etc. are insured by Danspunt.

## ***WHEN DOES THE INSURANCE START?***

For members who join Danspunt in the course of the policy year, cover starts from the moment that they send the fully completed order form to Danspunt.

If the invoice for insurance (sent in December, April or August) is not paid by the due date then the insurance lapses.

## ***OPTIONAL EXTRAS***

Organisations insured via Danspunt can opt for the following extras:

- building and contents insurance (fire damage and other damage)
- objective liability insurance for fire and explosion
- civil liability insurance for directors or trustees of non-profit associations [vzw's]

## ***PRIVACY***

In order to provide the insurance, Danspunt processes personal data that is provided by the dance school or dance company. Information about this processing is included in the processing agreement included with this order form.

It is the responsibility of the dance group, school or company to inform the insured persons in their privacy statement that they make use of a third party for entering into the insurance.