SUMMARY OF INSURANCE

Policy No.	:	HU PI6 1731005
Insured	:	Affiliated Associations / Clubs of British Aikido Board, comprising their Committees and Members for the time being
Cover Period	:	1 March 2015 to 29 February 2016
Activities	:	The Martial Arts of Aikido, including Training/Practising, Competitions and official Social Activities
Insurers	:	Hiscox Insurance Company

CIVIL LIABILITY INSURANCE

Cover :

This insurance covers the legal liability for compensation and defence costs arising out of Third Party loss, injury, damage in connection with the activities detailed above.
Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.
This insurance is written on a claims occurring wording, which means that cover will respond based on when the incident occurred, not when the subsequent claim is made.
This insurance also includes retro-active cover which will respond to claims arising from an incident that occurred between 1 March 2008 and 28 February 2011 that have not previously been advised to Perkins Slade Ltd.

Limits :

Civil Liability	:	£5,000,000 any one occurrence
Directors' & Officers' Liability	:	£5,000,000 any one period (inc. costs)
Abuse	:	£2,500,000 any one period (inc. costs)

Excesses :

£250 each & every claim in respect of third party property damage
£500 each & every claim in respect of professional indemnity

Principal Exclusions :

Criminal Acts
The ownership, possession, maintenance or use of any aircraft or other aerial device, hovercraft, watercraft or mechanically propelled vehicle
Deliberate or Reckless Acts
Computer Virus
Medical Malpractice
Damage to own property, or property for which you are responsible
Claims first brought in the USA

INCIDENT NOTIFICATION GUIDELINES

It is important that you notify us/the Insurers promptly of all incidents that may give rise to a claim.

This will enable the Insurers to carry out the necessary investigations as early as possible and ensure that you comply fully with the policy terms and conditions.

The types of incident that you should report to us immediately would involve :-

- A fatal accident.
- An injury involving either referral to or actual hospital treatment.
- Any allegations of libel/slander.
- Any allegations of professional negligence, i.e. arising out of tuition, coaching or advice given.
- Any investigation under any child protection legislation.
- Any circumstance involving damage to third party property.

An injury is defined as :-

- Any head injury that requires medical treatment.
- Any fracture, other than to fingers, thumbs or toes.
- Any amputation, dislocation of the shoulder, hip, knee or spine.
- Loss of sight (temporary or permanent).
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

The above list is not exhaustive, and if you are unsure as to whether an incident should be reported, please do contact Endsleigh Sports on 01242 866789 for further advice.

We would remind you that in NO circumstances should you admit liability, or agree to pay for any damage caused as this may prejudice the position of the Insurers and could result in the withdrawal of any indemnity.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible for recording any reportable accidents. Records must be kept for at least three years, along with names and addresses of any possible witnesses.

Current legislation does not specify the format of an accident register, but the Accident Book BI510, available from HMSO, is frequently used and is approved by the Information Commissioner for D&A compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:-

- Date and time of the accident
- Details of the injured person, i.e. name, address, nature of injury etc
- Details of where the accident occurred
- A brief description of the circumstances

REPORTING AN INCIDENT TO THE HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the “RIDDOR Explained” leaflet, visit www.hse.gov.uk