



Insurance Scheme 2019/20

Endsleigh Insurances (Brokers) Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA register by visiting its website at www.fca.gov.uk/register. Endsleigh Insurances (Brokers) Limited. Company No: 1379864 are registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE



The British Aikido Board (BAB) is keen to ensure its members have a high level of protection. To ensure this, it centrally purchases a programme of insurances.

Here you can find:

- Summary of Cover
- Claim Forms
- Insurance FAQs

This summary contains information about the insurance coverage including:

- Period of Insurance
- The Insured (who is covered):
- Policy coverage
- The Indemnity limit
- When and where does cover apply?
- Principle exclusions
- How to make a claim
- Incident notification guidelines

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Introduction

The British Aikido Board (BAB) purchases Combined Liability and Personal Accident insurance for its Affiliated Members. As a benefit of membership, the programme extends to protect instructors, officials, members, volunteers and committee members.

This summary will:

- Explain who is covered under this facility
- Identify the insurance companies underwriting the different aspects of the programme
- Provide a summary of the insurance cover and the key exclusions
- Confirm the claims process
- Make it clear who you need to contact in the event of a claim or if you have any questions about the scope of the insurance protection
- Contains an incident notification form and personal accident claim form for you to copy and use

Important notes:

This guide is a summary only. For the full terms and conditions you should refer to the policy documentation. A copy of the policy documentation can be obtained on the BAB website.

Insurance policies require those covered to disclose all information that would influence a prudent insurers interpretation of a risk, whether to accept the risk and at what terms and conditions. Failure to do so may give an insurer the right to avoid the policy.



COVER SUMMARIES

Public / Products Liability

The Insurer:

Hiscox Insurance Company Ltd

Period of Insurance

1st March 2019 to 29th February 2020

The Insured (who is covered):

The Insured is the British Aikido Board including all registered associations, clubs, members and instructors. BABs recognised and authorised activities include training, competitions, coaching, course attendance etc. The use of Weapons is insured, providing the BAB Weapons protocol is adhered to.

This policy only provides indemnity to UK Residents.

What does the policy cover?

The policy will pay for sums that the Insured becomes legally liable to pay for compensation in respect of damage to third party property or injury or death to third party persons as a result of the administration, organisation and promotion of Aikido throughout the United Kingdom and all associated activities occurring during the period of insurance. It covers liabilities incurred both on and off the aikido mat. This includes but is not limited to:

Participation

Where a member, coach, official or other person registered and actively engaged in sporting and social activities is injured and takes legal action against a Club, Coach or Association for personal injury. This cover is also extended to include member-to-member liability.

Club fundraising and social activities

Providing the activity does not require any additional specialist equipment, qualification or training. For these types of activity you should engage an appropriate third party contractor that carries their own suitable insurance.

First aid treatment

Liability arising from the rendering of emergency first aid treatment

Property owners or occupiers

Covering your liability as an owner or tenant.

Products Liability

This relates to claims brought as a result of products a club sells, the most common being food and beverages.

Damage to leased property

Liability arising from damage to leased or rented premises not in your custody or control.

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The indemnity limit

£5m any one occurrence (in the aggregate in respect of Products Liability)

Excess

The Insured pays the first £250 of each and every claim in respect of third party property damage.
Please note: only one excess will apply where multiple claims can be related to a single cause of loss.

When and where does cover apply?

The policy protects against liabilities as a result of activities anywhere in the European Union, a claim can also be brought anywhere in the European Union.

Principle exclusions

Dangerous activities/special fund raising events including but not limited to those which involve:

- Hazardous sports,
- Bouncy castles
- Large crowds
- Security personnel
- Child minding
- Water activities,
- Aircraft
- Fireworks
- Livestock
- Amusement rides of any kind
- Advice or Instruction (this is covered under the Professional Indemnity section).

If you consider an event to be “out of the ordinary”, you should contact the insurance officer at the British Aikido Board.

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Professional Indemnity

The Insurer:

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This policy only provides indemnity to UK Residents.

What does the policy cover?

This coverage extends to provide cover in respect of negligent act, negligent error or negligent omission. This includes advice / training / tuition given by coaches, umpires, officials, managers and trainers.

The indemnity limit

£5m any one occurrence

Excess

The Insured pays the first £250 of each and every claim excluding defence costs. Please note: only one excess will apply where multiple claims can be related to a single cause of loss.

When and where does cover apply?

The policy protects against liabilities as a result of activities anywhere in the world, although a claim cannot be brought within the USA or Canada.

Principle exclusions

- Any operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of
- Any information relating to them, or any breach of any legislation or regulation related to these activities.
- any liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation.
- Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
- Any liability under any contract which is greater than the liability you would have at law without the contract.
- Any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade Secret.

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Employers Liability

The Insurer:

Hiscox Insurance Company Ltd

Period of Insurance

1st March 2019 to 29th February 2020

The Insured (who is covered):

The Insured is the British Aikido Board including all registered associations & clubs.

BABs recognised and authorised activities include training, competitions, coaching, course attendance etc. The use of Weapons is insured, providing the BAB Weapons protocol is adhered to.

What does the policy cover?

The policy will pay for sums that The Insured become legally liable to pay for compensation as a result of death, injury or disease occurring to any Employee caused as a result of undertaking the business of The Insured.

The indemnity limit:

£10m any one occurrence.

When and where does cover apply?

The policy protects against liabilities any time within the period of insurance and anywhere in the world, although in the event of a claim in USA or Canada, UK jurisdiction will apply i.e. the claim will be dealt with according to English law.

Principle exclusions:

- Employee Passengers – This policy does not apply to liability for which compulsory motor insurance is required.
- Employees Offshore – cover does not apply to any liability to any employee arising while offshore.

Management Liability

The Insurer:

Hiscox Insurance Company Ltd
Policy Number – HU PI6 1732213

Period of Insurance

1st March 2019 to 29th February 2020

The Insured (who is covered):

The Insured is the British Aikido Board including all registered associations & clubs. BABs recognised and authorised activities include training, competitions, coaching, course attendance etc. The use of Weapons is insured, providing the BAB Weapons protocol is adhered to.

This policy only provides indemnity to UK Residents.

What does the policy cover?

The Management Liability sections of the policy are designed to protect the sport and its members from the legal liability associated with governance. Cover does not apply for any activity undertaken in the USA or Canada. The sections are addressed below:

Trustees and Individual Liability

Protects an individual's Personal Liability by extending to indemnify the insured against any claim first made against the insured in respect of any actual or alleged error, misstatement, wrongful act, omission neglect, misleading statement, breach of duty, breach of trust, breach of contract, breach of warranty of authority, wrongful trading, or other act allegedly committed in the capacity of a Director or Officer of the Association or an Affiliated Club.

The indemnity limit:

£5m any one occurrence

When does cover apply?

Worldwide excluding USA and Canada.

Principle exclusions

- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.
- Failure to provide medical services.

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Property

The Insurer:

Hiscox Insurance Company Ltd

Period of Insurance

1st March 2019 to 29th February 2020

The Insured (who is covered):

The Insured is the British Aikido Board including all registered associations & clubs.

What does the policy cover?

Each club has cover for £1,654.00 worth of equipment.

Excess?

£250 each and every loss.

Principle exclusions

- Wear and Tear.
- Losses from unattended & unlocked vehicles

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Personal Accident

The Insurers:

Ace European Group Ltd
Policy Number – UKBOPC53137

Period of Insurance:

01st March 2019 to 29th February 2020

The Insured (who is covered):

Affiliated individuals within Member Clubs & Associations.

What does the policy cover?

In the event of an Accident causing Bodily Injury occurring during the period of insurance and as a result of recognised Aikido Activity including training / practice, competitions and official social events.

Benefit	
Accidental Death	50,000 Adults - 10,000 Juniors
Permanent Total Disability (other than below)	50,000
Total organic paralysis	50,000
Total loss of intellectual capacity	50,000
Loss of sight in both eyes	50,000
Loss of limb	50,000
Loss of sight in one eye	25,000
Total Loss of or loss of use of:	
i. a hip, knee, ankle or wrist	20,000
ii. a thumb	12,500
iii. a shoulder or elbow	10,000
iv. any finger or a big toe	5,000
Total loss of hearing in one ear	5,000
Benefit for any Permanent Disability not noted above will be calculated on a medical assessment by the ACE of the degree of disability relative to this scale without reference to the Insured Person's occupation Provided that:	
a. The total benefit payable shall not exceed 100% of the amount shown in the Schedule of Benefits for each Insured Person in respect of any one Accident.	
b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.	

Principle exclusions:

- Insurers will not pay any benefit for Bodily Injury after the expiry of the Period of Insurance during which The Insured attains the age of eighty years.
- Professional sports persons or professional entertainers, with the exception of full time paid coaches. Sickness, or disease, that is not caused by Bodily Injury.
- Disabilities arising from
 - Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause
 - Post-Traumatic Stress Disorder or any psychological or psychiatric condition
- Suicide, attempted suicide or deliberate self-inflicted injury by the Policyholder regardless of the state of their mental health.
- Pregnancy, childbirth, miscarriage or any consequence thereof.
- The influence of solvents, drugs or medication upon the Policyholder, except where it can be proved that the drugs or medication were taken in accordance with a proper medical prescription and not for the treatment of drug addiction.
- The Policyholder driving a motor vehicle while the alcohol content of their blood exceeds the level permitted by the law of the country in which the Accident occurs.
- Pre-existing medical conditions.

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How to make a claim

Personal Accident

The claim form should be sent to the British Aikido Board Secretary in the first instance; however the secretary will not be able to make any comment on the validity of your claim.

A copy of the claim form and completion notes can be found on the BAB website.

Supporting documentation

You will need to provide the following information with your claim form:

Relevant medical records, including doctors/consultants notes advising of details of the disability

All other types of loss

Should the BAB, it's officers, volunteers or employees, be involved in an incident that may potentially result in legal action in respect of duties undertaken on behalf of the BAB, or, should notice be given of the intent to take legal action against the insured, Endsleigh is to be notified without delay.

The BAB is responsible for ensuring that the Insurance Broker is notified immediately of any incidents and notices to sue.

INCIDENT NOTIFICATION GUIDELINES

This notification sheet tells you when you should report an incident/accident to the British Aikido Board to comply with its operating procedures. It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage while information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we would ask that you notify us immediately of any incident that involves:

- 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 legalisation
- Any circumstances involving damage to third party property

AN INJURY IS DEFINED AS:

- Any head injury that requires medical treatment (doctor/hospital)
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip knee or spine
- Loss of sight (whether 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 harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Endsleigh.

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 Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a liability policy where insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be re-imbursed.

INCIDENTS RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded. From 31st December 2003 it is a requirement to use a new style accident book that is compliant with data protection legalisation. It is available from HSE books. It also contains information of first aid and guidance on how to prevent accidents occurring in the first place.

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

- Date and time of accident
- As regards a person at work-full name, occupations, nature of injury and age
- As regards a person not at work - Full name, status (e.g. customer) nature of injury, age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported.

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Key Contacts

Contacts:

The BAB's Web Site:

www.bab.org.uk

- For copies of this document & subsequent updates.
- For copies of the policy schedules and certificates
- For copies of the policy wordings.

The BAB Secretary:

Mrs Shirley Timms

6 Halkingcroft, Langley, Slough, SL37AT.

Tel: 01753 577878 (evenings only up to 9.00 p.m.) Fax: 01753 577331

e-mail: shirleytimms@btinternet.com

- For supplies of forms and certificates.
- Notification of material changes to an Association's operations.
- Notification of intention to resign from the BAB.
- Notification of changes to Club registers.
- Notification of incidents and intention to sue.

The BAB's Insurance Officer:

Vincent Sumpter

Tel: 01373 826910

e-mail: vince.sumpter@gmail.com

First port of call for:

- To liaise with insurers in respect of insurance queries you may have.
- If you wish for the BAB to consider purchasing additional cover.

Endsleigh Insurances (Brokers) Ltd:

Not For Profit

Endsleigh Insurances (Brokers) Ltd

Shurdington Road

Cheltenham,

Gloucestershire

GL51 EUE

Telephone Number: (01242) 866789

Fax Number: (01242) 866961

Contacts:

General enquires - sports@endsleigh.co.uk

Liability Claims - (01242) 866789

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About Endsleigh

Endsleigh have been a specialist sports insurance broker since their sponsorship of the Football League back in the early 1990's. We have an established Sports Team which provides innovative and competitive insurance solutions to a wide range of customers across the Sport and Leisure sector. Through our affinity with British University Colleges Sports (BUCS) we are their recommended insurance partner providing solutions for over 200,000 students who regularly participate in University and College sports.

In more recent years we have responded to numerous requests to support Sports Associations and National Governing Bodies. Working exclusively with a number of specialist insurers in the provision of sports insurance products, we are able to deliver competitive advantage to our sports customers. Through our knowledge and experience of dealing with sports and education insurance, we've gained a real understanding of what is needed from an insurance product and, the level of support that is required from an insurance broker.

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FCA Complaints Procedure

Providing an excellent customer service is important to Endsleigh and in the vast majority of cases this is exactly what you will receive. However, just occasionally, something goes wrong and a customer, unfortunately, has cause to complain.

This can usually be best achieved by contacting the person you originally dealt with. That person will expect to hear from you if you are unhappy and will aim to resolve your complaint on the same day. While we would like to hear from you by telephone, should you decide to write to us, we will call you with the same objective in mind. If an immediate solution cannot be achieved because further investigation is necessary, we will let you know straight away. We will always acknowledge receipt of your complaint within 5 working days and do everything we can to speedily resolve the problem. Should our investigation take longer than anticipated, which will only happen if the circumstances are particularly complex, we will explain why and we will make sure you are provided with regular updates.

T: 01242 866786 (Mon to Fri 9am – 5pm)

F: 01242 864989

P: Customer Liaison Department

Endsleigh Business Team, Shurdington Road, Cheltenham GL51 4UE

We will not normally allow any complaint to be unresolved for more than 4 weeks, as we will always agree a course of action with you within this time. Any investigation will be overseen by a specially selected and trained staff member – we call them Customer Liaison Supervisors, and they represent every part of our business. If at any time you are unhappy with the progress or outcome of our investigations, please do not hesitate to contact the appropriate Customer Liaison Supervisor. You can contact them using the details above. If, at the end of the process you still remain dissatisfied with the outcome, you have the right to take your complaint to the Financial Ombudsman service (FOS). They will consider your complaint totally impartially and we are bound by their decision. We hope, however, that your complaint will have been resolved much earlier and you will not find it necessary to take this action.

The Ombudsman can be contacted by:

T 0845 080 1800

E complaint.info@financial-ombudsman.org.uk

P The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9S

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Frequently Asked Questions

- Q.** *I already have insurance for my Association – do I have to take out the BAB's insurance?*
- A.** Associations and their membership cannot “opt out” of the BAB Insurance “package” as it is a membership benefit.
- Q.** *This policy does not cover all of our activities – can the BAB policy be extended to cover them?*
- A.** The BAB arranges insurance with the intention of accommodating the generic needs of a BAB association. They are not authorised or regulated to arrange or advise on insurance matters.
- The BAB will accept requests to investigate additional benefits however, if it is deemed that the benefit would not aid the majority of the membership, you will need to contact Endsleigh to discuss your specific needs.
- Q.** *If my Association resigns from the BAB, are my Instructors, students & clubs still covered?*
- A.** No. All cover hinges on the Association to which the club, instructor or student is registered being members of the BAB. Unless your members or clubs re-register with another BAB Association, their cover will be invalidated.
- Q.** *I own the property which is also the Club venue. Do I still need the BAB venue cover?*
- A.** Yes, because the BAB venue policy gives employee (volunteers / officers) third party liability cover as part of the BAB's total insurance package.
- Q.** *Am I covered for hire of property or against damage to my own property?*
- A.** The Liability insurance includes cover in respect of claims directly or indirectly due to damage to premises rented to you for which you would not be liable other than by the lease or other agreement in place.
- Your “Club” property (e.g. mats, gis, weapons, etc) is covered up to a maximum of £1654 per claim, with a £250 excess which you will bear.
- Q.** *I sometimes teach Aikido abroad, will I be covered?*
- A.** Yes. However, you are only covered for professional indemnity cover. You are advised to take out appropriate travel insurance to provide cover for flight cancellations, emergency medical expenses etc.
- Q.** *We sometimes have visiting instructors from overseas. May we sell them/do I need to sell them BAB insurance?*
- A.** If they are only visiting the UK (e.g., they are not a permanent resident or do not have a work or study permit), they **cannot** be covered by BAB insurance.
- Q.** *I sometimes teach self-defence, am I covered?*
- A.** You are only covered to teach Aikido. If you teach Aikido as a form of self-defence, you will be covered.

- Q.** When new students come to practice for one or two nights but then do not come back, are they covered for insurance if I have not processed Association/Club membership for them?
- A.** The short answer is **“No”**. That is, they will have no “member to member” third party liability insurance, nor will they have any personal accident insurance in the event that they are severely injured or worse. They could, however, still make a claim against the instructor, Club, and/or Association/BAB. Your registered Club members could make a claim against the “uninsured” student but were the claim to be successful and the negligent party (the new student) had no other personal liability insurance then the likelihood of any monetary compensation would be negated.

The only ‘safe position’ is to ensure that ALL new students join from the first day of training.

- Q.** Am I covered for third party and personal accident insurance if I am practising with a “non-BAB martial artist” at their Club or if they are visiting my Club?
- A.** Your third party liability cover and personal accident cover remain valid. Check that the ‘non-BAB martial artist has proof of insurance through their martial art (probably a letter or sticker in their membership book – similar to what would be the case for a BAB member. If they have their own insurance then all should be well – you are both covered. Where no insurance cover can be verified then the position is likely to be as described in the question and answer, above.