

The British Aikido Board



Risk Management Guidelines

Version 1.1 – December 2015



Risk Management Guidelines
(December 2015)

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SECTION 1

1. INTRODUCTION

1.1 Background

- 1.1.1 Whilst managing risk is fundamental to the continued success of the BAB and its Associations, it understands that risk cannot be eliminated completely. Steps are therefore taken to provide insurance as a membership benefit: protection that cascades down through the BAB Member Associations, their clubs, officers, officials, instructors and students.
- 1.1.2 A document giving details of the BAB *Insurance Scheme*, including some FAQs (provided by our Insurance Brokers) can be found on the BAB's website www.bab.org.uk as a free download.
- 1.1.3 The BAB undertakes to source the most appropriate and cost-effective insurance cover available. BAB insurance policies are renewed with the Broker on the 1st March each year.
- 1.1.4 The purpose of this document is to provide risk management guidance and advice, which ultimately benefits the British Aikido Board and all affiliates. By raising awareness of the responsibilities of members and providing guidance for the mitigation of risk, we believe we can prevent incidents and manage our insurance costs.
- 1.1.5 One of the BAB's 'Constitutional' operating principles is to "*provide insurance as a membership benefit for its Associations, their Clubs, Officers, Instructors/Coaches and Students*".
- 1.1.6 It is the BAB Associations that are responsible for ensuring their clubs, officers, instructors/coaches and students follow and adhere to the BAB Constitution and its attendant policies, rules and standards; incorporating them within their local operating practices and procedures. For this reason, it is essential that officers, administrators and instructors within Associations are fully conversant with BAB responsibilities and considerations as detailed in SECTION 3 of this document.

1.2. Document Review

- 1.2.1 This document will be reviewed as necessary in the light of any changes to our Insurance policies. Where updates occur Association representatives will be advised through the medium of Executive and/or GM minutes, together with such information being posted to the BAB's website.

1.2.2 Annual Policy Renewal Process, Changes and Proof of Cover

At least 2 months prior to the renewal date (currently 1 March), the BAB will initiate the policy review process. This will be undertaken by individual(s) appointed by the BAB Management Team who will undertake the review, liaise with insurance brokers and submit a recommendation to the BAB Executive Committee for approval. Associations who wish to submit any proposal to increase the group policy should submit details in writing to the BAB Secretary no later than 30th September.

In the event of any changes, a communication will be sent to each Association. It is the responsibility of Associations to ensure that relevant parties within their own organisations are advised of any changes (see SECTION 3).

1.3 Proof of Cover

- 1.3.1 Endsleigh, our current Brokers, provide the BAB with e-copies of the appropriate employers' certificates and summaries of insurance cover. These, and a copy of the full policy wordings are available to download from the Members Section on the BAB website www.bab.org.uk If further evidence or clarification is required, Association representatives should contact the BAB's Insurance Liaison Officer, who will collate information and submit it to the Broker for clarification.

SECTION 2

2. MANAGING OPERATIONAL RISK

2.1 Potential Liability Risks in Aikido

2.1.1 Who May Sue Whom?

When someone sues for negligence, it is wrong to assume only 1 party will be liable. This is certainly not the way things are going in practice. One case, involving an injured football player, resulted in the referee, the club and the Governing Body all being sued for negligence. When you look at the players in the internal Aikido framework, there is plenty of opportunity for such a “field day”. Add to this the potential players in the external environment, and the exposure is almost frightening, viz:

<i>Internal Players</i>	<i>External Players</i>
The BAB (officers etc) Association (officers etc) Club (officers, officials etc) Instructors and Students	Spectators Parents / guardians Landlords / Hirers Suppliers Police / Courts NHS

2.1.2 Why Might They Sue?

Given the amount of legislation and regulation increasingly being imposed on sports, the risk of litigation is growing significantly by the day. In fact until recently, all martial arts have been viewed in the same light and have been classified as “very high risk”. This is mainly due to a lack of understanding of the various arts and styles and difficulties in recognising the official regulatory bodies from the unofficial ones. However, at last, insurance companies are finally taking the time to differentiate Aikido and recognise the BAB as the regulatory body for aikido in Great Britain.

Traditionally, when someone is looking to sue in Aikido, it is usually as a result of sustaining an injury. However, there are countless other opportunities to sue:

- Damage to property
- Slander / libel
- Misuse of data
- Child abuse
- Misleading advertisements
- Inappropriate instruction / coaching
- Sexual abuse
- Racial abuse
- Physical abuse
- Bad advice
- Failure to act
- Competition fixing
- Misuse / misappropriation of funds
- Incompetence (administration, coaching etc)
- Discrimination

This list overleaf is by no means exhaustive, but serves to illustrate the extent to which the opportunity for litigation exists. Now multiply these by each of the players listed in 2.1.1 above, and this should give you a feel for why risk management is an important matter for everyone.

2.2 Guidelines for Mitigating Risk in Aikido

2.2.1 Insurance companies and legal bodies will look more favourably upon organisations that demonstrate a good understanding of risk management, regularly undertake risk assessments, and put in place preventive measures to minimise risk and losses.

2.2.2 In mitigating risk, there are 2 key considerations:

Operational risk (risk of significant loss that may seriously impact upon the performance):

- ◆ RISK ASSESSMENT and PREVENTION (how to avoid an incident occurring in the first place)
- ◆ LOSS MITIGATION (minimising the impact of an incident after it has occurred)

Also, there are 2 main types of risk that Aikido organisations need to consider:

- ◆ LIABILITY RISK (risk of legal action).
- ◆ OPERATIONAL RISK (risk of significant loss that may seriously impact upon the performance of the organisation).

2.2.3 Risk Assessment and Prevention

Whilst it is impossible to prevent every potential incident occurring without shutting down your operations completely, it is certainly possible to reduce the level of risk by devoting a little time and common sense to a simple risk assessment exercise.

This involves identifying potential incidents, then coming up with a control or action that may prevent the risk from occurring.

APPENDIX A offers examples of key/potential risks in Aikido and suggests some controls that may be used as a means to preventing the risk from occurring in the first place. However, this is not an exhaustive list – you may undoubtedly come up with more when considering your own organisation. Also, you should undertake assessments at club level at least once per year. Obviously, you need to balance the extent of your controls against the likelihood of the risk occurring and likely impact of an incident.

Risk assessment guidelines are detailed in the **BAB Coaching and Club Handbook**, available to all members through the BAB website www.bab.org.uk or it can be ordered in bound hard copy from the BAB Coaching Admin Officer. Additionally, in the website documents download menu there is a **Training Venue (Dojo) Risk Assessment Proforma** which, when completed, will help in highlighting the areas in your training hall which may be of concern regarding safe practice.

Do not put all of the responsibility at Association level. It is essential that instructors and students understand that they have certain responsibilities for mitigation of risk, particularly with regards to health and safety. Consider using notice boards and membership books to communicate rules and responsibilities on health and safety. Remember, if all responsibility remains at Association level, then so does all the risk of litigation.

2.2.4 Loss Mitigation

As mentioned earlier, despite your efforts to put controls in place to prevent incidents from occurring, they cannot be ruled out. It is therefore worth considering what actions may be taken to minimise the financial impact of a loss emanating from a claim.

Actions to consider include:

- ◆ *Effective Incident Management*. It is critical that all incidents, regardless of whether there is an indication of intent to sue, are recorded, witnessed and reported immediately. It is also

essential that a review is undertaken and actions implemented immediately to prevent the incident from recurring.

- ◆ *Clear lines of responsibility.* Ensure that all players (officers, instructors, students and spectators) fully understand where their responsibilities lie in terms of minimising risk. Associations are urged to spread risk across the instructor and student base by having clearly defined and documented rules and procedures that everyone in the organisation must sign up to. It is important to also consider behavioural control – a “code of conduct” is a good way for everyone to understand the ethics and culture within the Association. Work on creating a culture that promotes a safe environment that is open to all. You may well be asked for copies of your rules, procedures, guidelines etc in the event of a claim.

2.2.5 Operational Risk

This document focuses particularly on liability related risk, due to the trend for increasing liability claims. However, Associations may also wish to consider including “operational risk” when undertaking a risk assessment. This is really about having adequate contingency plans in place for dealing with potential “disasters”. Areas to consider are:

- ◆ *Loss of key people.* What contingency plans are in place to ensure that operations are not severely disrupted if the Association Head, Secretary or other key personnel are suddenly lost?
- ◆ *Loss of key systems / data.* What back-up systems or processes are in place to ensure that lost data / systems may be retrieved?
- ◆ *Major damage (or loss) to premises, mat and other key equipment.* What replacement facilities / equipment may be utilised and how quickly?
- ◆ *Legislative Action as a result of Regulatory Action*

2.3 Incident Management and Reporting

2.3.1 This SECTION provides an account of the actions that need to be taken in the event of a potentially litigious “incident” (e.g., injury, damage to third party property, libel, etc). It is important that everyone within the Association (officers, instructors and students), are made aware of these responsibilities; the Association is responsible for ensuring that appropriate processes are in place for ensuring that these requirements are met.

2.3.2 Incidents

Strict timescales are in place to direct the handling of claims. Therefore, it is important that:

- ◆ Every incident must be investigated immediately (whilst those involved, including witnesses, have a clear idea of the circumstances). A written report in the form of the Incident Notification Advice Form at **APPENDIX D** must be produced (signed by witnesses). **APPENDIX C** provides a guideline on the types of incidents that must be reported and what should be included in the report.
- ◆ The investigation should identify the cause of the incident and take immediate action to prevent the incident of recurring. Details of this action should be recorded within the report.
- ◆ A copy of the report should be submitted to the BAB’s Insurance Liaison Officer (see SECTION 4) within 4 weeks of the incident date. The BAB will forward a copy of the report to the Insurance Broker.

2.3.3 Indication / Notice of Intention to Sue

In the event that a student, instructor or officer is given an indication (whether verbal or in written form), of the intention of being sued in relation to their Aikido activities, they should proceed as follows:

- ◆ DO NOT comment on the case to anyone other than the BAB's Insurance Liaison Officer, BAB Chairman, or representatives of the BAB's (e.g. the defendant's) Insurance Broker. All dialogue with third parties (particularly solicitors and representatives of the claimant), must be referred to the Insurance Brokers acting for the defendant.
- ◆ Contact the BAB's Insurance Liaison Officer **without delay** (preferably by telephone), with a detailed account of what has been said, plus an account of the incident and when the incident report would have been sent. Also submit a written account, together with a copy of the insured person's insurance certificate. The reports should provide full particulars of any claims or circumstances that may give rise to a claim. Submit both copies direct to the BAB Insurance Liaison Officer (see SECTION 4).
- ◆ Every writ, letter, claim summons, etc must be sent direct to our Insurance Brokers upon receipt.
- ◆ Written notice must be given to our Insurance Brokers (copy BAB Insurance Liaison Officer) where there is knowledge of any prosecution, inquest or enquiry in connection with any circumstances, which may give rise to liability under a BAB policy.

2.3.4 What Happens Next?

- ◆ The BAB will inform the insurance broker who in turn will notify the insurer and they will then take up all correspondence on behalf of the insured.
- ◆ The insurers will need to investigate the incident and/or instruct an investigator who may need meet with the insured to discuss the incident. Every co-operation must be afforded to any representatives of the insurers in order to assist with their enquiries.
- ◆ Once the insurance brokers acknowledge a claim, all communication from that point will be direct between the insured and the broker, not via the BAB.
- ◆ Sometimes, the BAB and or the Association may be called upon to answer questions or pass comment. Where the request is from someone other than the insurance broker acting for the defendant, no information should be given. Refer the call to the insurance broker.

SECTION 3

3. RESPONSIBILITIES & CONSIDERATIONS

3.1 Introduction

- 3.1.1 The aim of this SECTION is to explain why every level within the BAB's Aikido infrastructure has a role to play with regards mitigating risk. In the past, some Associations have unwittingly believed that the BAB has held all of the responsibility with regards to risk. In fact, it is Associations and Club Instructor's that have the greatest level of responsibility, *as shown below*:

<i>"Player"</i>	<i>Role / Responsibility</i>
The BAB	<ul style="list-style-type: none"> ◆ Source cost-effective insurance on behalf of the BAB membership to transfer risk. ◆ Establish policies and procedures aimed at the prevention and mitigation of mitigating risk. ◆ Report known incidents to the insurance brokers. Liaise with Associations on incidents; ensure adequate preventive action has been taken. ◆ Undertake incident trend analysis and take action to address unacceptable trends within Associations. ◆ Ensure up-to-date information and guidance, where appropriate, is available to members.
<i>"Player"</i>	<i>Role / Responsibility</i>
Associations	<ul style="list-style-type: none"> ◆ Establish rules, procedures and guidelines to be followed by clubs, instructors, officers and students. These will need to embrace BAB policies and guidelines in relation to the prevention and mitigation of risk. ◆ Ensure that rules, policies and procedures are actively embraced. ◆ Ensure that incidents are recorded, reviewed, and adequate preventive action is taken. ◆ Ensure that copies of all incident reports are submitted to the BAB. ◆ Undertake incident trend analysis and take action to address unacceptable trends within clubs or with individuals.
Clubs / Club Instructors	<ul style="list-style-type: none"> ◆ Ensure that instructors and students actively embrace rules, policies and procedures, particularly in terms of health and safety. ◆ Report all incidents immediately to the Association. Ensure that details of the incident are recorded immediately and signed by witnesses. Take immediate preventive action where feasible. ◆ Immediately advise the Association of any known intent to sue. ◆ Understand that in respect of new Member Associations their instructors must attain a BAB Coach qualification of at least "Level 1" within the initial 12- month probationary period if provisional cover is provided following the vetting process. ◆ Recognise that if they do not attain an appropriate Coach qualification with this time they cannot continue to instruct for the BAB.
"Students" (including instructors practising in a student capacity)	<ul style="list-style-type: none"> ◆ Acknowledge responsibility for avoiding risk and actively embrace club / Association rules. ◆ Immediately report any incidents to the club instructor.

3.2 Important Considerations

- 3.2.1 It is important to remember that whilst the BAB endeavours to source insurance policies that meet the requirements of most Associations, the diverse nature of the Associations is such that for some, there may be a requirement for additional cover.
- 3.2.2 It is therefore important that Associations fully understand what is included and excluded in the current policies, in order that they may identify any gaps.

3.2.3 Aikido does not include any other martial art **unless the art has been approved by the BAB as a related form of Aikido**

3.2.4 The BAB view the following as the minimum profile of a typical BAB club:

- ◆ Affiliated to the BAB
- ◆ Weapons are only used in accordance with the Weapons Protocol (see SECTION 3, below and **APPENDIX B**)
- ◆ All Instructors are CL1 qualified, or above
- ◆ All Associations/Clubs accept and implement BAB rules and policy

Note: Associations are required to advise the BAB (who will, in turn, advise the insurance broker) of any material fact or alteration in their business / operation during the course of the year.

Remember: the BAB has decreed that all coaches must be aged 18 years or over.

3.3 **Use of Weapons**

3.3.1 All use of weapons, including live blades, as part of training, must be undertaken in strict adherence to the BAB's *Weapon Protocol* as described in **APPENDIX B** to these guidelines.

3.3.2 Associations and instructors are reminded that swords, knives (and even wooden weapons), are classified as "offensive weapons" under the Prevention of Crime Act 1953. Under SECTION 1 of this act, it is a **criminal offence** to be in possession of an offensive weapon in a public place. The law states:

Any person without lawful authority or reasonable excuse, the proof whereof shall lie with him/her, in a public place any offensive weapon, shall be guilty of an offence.

SECTION 4

4. CONTACTS & ENQUIRIES

- 4.1.1 Associations should appoint an Association representative to co-ordinate any enquiries relating to insurance and to report any incidents.
- 4.1.2 Associations should NOT contact the insurers or insurance brokers direct, unless instructed to do so by the BAB. The BAB will provide contact details when a claim is reported and manage enquiries.
- 4.1.3 The main contacts in relation to insurance are as outlined below:

The BAB Web Site:

www.bab.org.uk

- ◆ For copies of this document and subsequent updates.
- ◆ For copies of the insurance policies, employer certificates, incident reporting and accident claim forms.
- ◆ For copies of the “insurance scheme summary” document as provided by Endsleigh Insurances (Brokers) Ltd.

The BAB Secretary:

Mrs Shirley Timms
6 Halkingcroft, Langley, Slough, SL37AT.
Tel: 01753 577878 Fax: 01753 577331
email: babsecretary@bab.org.uk

- ◆ For supplies of membership monthly return forms and club registration certificates.
- ◆ Notification of material changes to an Association’s operations.
- ◆ Notification of intention to resign from the BAB.

The BAB Insurance Liaison Officer:

Vincent Sumpter
Tel: 01373 826910
email: insuranceofficer@bab.org.uk

- ◆ For general enquiries regarding insurance policies.
- ◆ Requests for policy changes.
- ◆ Notification of incidents, claims, and intentions to sue.

The BAB Insurance Broker:

Endsleigh Insurances (Brokers) Ltd,
Hadley House, Shurdington Road,
Cheltenham, Glos, GL51 4UE

General Enquiries & Liability Claims:
Tel: 01242 866789 Fax: 01242 864989 Mob: 07917 145401
email: sports@endsligh.co.uk &/or Michael.Cashmore@endsligh.co.uk

N.B. Not normally to be contacted without the permission of the BAB Insurance Liaison Officer or, in the absence of that officer, the BAB Chairman



APPENDICES

APPENDIX A

**KEY RISKS IN AIKIDO
& WAYS IN WHICH THEY MAY BE CONTROLLED**

Follow the guidance below because you want to keep your members safe and NOT because of possible insurance repercussions

Risk	Preventative Controls	Loss Mitigation Controls
<p>Injury / Disease</p> <p>Victim(s): Student</p>	<ul style="list-style-type: none"> • Appoint a Health and Safety Officer/specialist. Undertake annual H&S reviews. • Draw up H&S policies and procedures, consider including these rulings: <ul style="list-style-type: none"> • Bar the use metal and sharp weapons except when used in accordance with the BAB Weapons Protocol (see APPENDIX B). • No jewellery to be worn on the mat. Safe clothing. Personal hygiene rules (e.g., clean nails). • No alcohol or drugs 4 hours before practice. • Discourage aggressive and full-contact technique. • Instructors to ensure safe environment (suitable lighting, heating, ventilation, clean room and mat, safe mat, etc). • Procedure and notices requiring students to report illness or injury. • Policy on “safe” student: Instructor ratio, particularly for children’s classes (e.g., 10 children to 1 Instructor or registered assistant). • Mandatory training in H&S for Instructors and Officers. • Only BAB qualified Instructors to teach. 	<ul style="list-style-type: none"> • Insurance (Member to Member, Professional Indemnity and Personal Accident). • Student rules on notice boards and or/ in student membership books. • Issue “Instructor’s Guidelines” so all Instructor’s understand rules and responsibilities. • Licensing of instructor’s – review H&S track record at licence renewal stage. • Ensure all clubs have accident books. Require all incidents to be reported to Association level and managed as outlined in SECTION 2.4 of this document.
<p>Injury / Disease</p> <p>Victim(s): Spectators</p>	<ul style="list-style-type: none"> • Ensure spectator’s area is a safe distance away from the mat. • Appoint “crowd controllers” at events. • Put up notices to spectators apprising them of safety rules. 	<ul style="list-style-type: none"> • Insurance (third party liability). • Incident reporting (as above).

Risk	Preventative Controls	Loss Mitigation Controls
<p>Damage to Property</p> <p>Victim(s): All plus Landlords and / or hirers of facilities</p>	<ul style="list-style-type: none"> • Introduce a “Code of Conduct” requiring users to respect facilities – warn of disciplinary action. • Issue warning that damage to property must be paid for. • Ensure adequate security of property 	<ul style="list-style-type: none"> • Insurance (third party liability) • Counter-sue if damage caused by a third party. • Evidence that the Organisation is actively embracing the code and taking action in the event of non-compliance
<p>Child Abuse</p> <p>Victim(s): Students / Parents</p>	<ul style="list-style-type: none"> • Mandatory training for instructors (BAB’s Coach Award). • Screening of instructor’s for suitability to work with young people. • Clear procedures on what to do if it is found that a child is suspected of being abused. Establish a support mechanism for handling this situation. • Policies and guidelines at Association and club level for dealing with people within the organisation suspected of child abuse. 	<ul style="list-style-type: none"> • Legal aid for Instructors (via SCUK insurance). • Incident reported early.
<p>Inappropriate Coaching (e.g., risk of physical, mental or sexual abuse)</p> <p>Victim(s): Students</p>	<ul style="list-style-type: none"> • Mandatory training (BAB’s Coach Award) • Only BAB qualified instructors. • Compulsory “refresher training” for post-qualified instructors. • Performance reviews for instructors – tied to an annual licensing system. • A confidential complaint process for reporting coaches who abuse their position. • Disciplinary procedures for coaches found to have abused their position. 	
<p>Slander / libel</p> <p>Victim(s): All + Spectators and Parents</p>	<ul style="list-style-type: none"> • Code of Conduct which everyone in the organisation signs up to. • Disciplinary rulings on breach of code. 	<ul style="list-style-type: none"> • Insurance. • Incident reported early. • Evidence that the Organisation is actively embracing the code and taking action in the event of non-compliance.
<p>Discrimination (age, sexual, disability, gender etc).</p> <p>Victim(s): All + Spectators and Parents</p>	<ul style="list-style-type: none"> • Code of Conduct • Clear policy / procedures • A confidential complaint process for reporting people who abuse their position. 	<ul style="list-style-type: none"> • Evidence that the Organisation is actively embracing the code and taking action in the event of non-compliance.

Risk	Preventative Controls	Loss Mitigation Controls
<p>Bad advice / Failure to Act</p> <p>Victim(s): All</p>	<ul style="list-style-type: none"> • Dual responsibilities (e.g., require at least 1 other person or a specialist to verify complex information before giving it). • Procedures / controls to ensure key actions take place (including contingency procedures where key people are not available). 	<ul style="list-style-type: none"> • Insurance (Civil liability insurance).
<p>Mis-use of Data</p> <p>Victim(s): Students, Instr's and officials</p>	<ul style="list-style-type: none"> • Appoint a Data Protection Officer and put in place policy and procedures for handling data within the remit of the DPA. • Ensure all forms and databases are reviewed by the DPO before using them. • Limit collection of personal data within the organisation (e.g., at Association level only). 	<ul style="list-style-type: none"> • Insurance • Limit collection of personal data within the organisation.
<p>Mis-leading advertisements and sale of faulty goods</p> <p>Victim(s): Students and Instr's</p>	<ul style="list-style-type: none"> • Policy and procedures on promotions (including awareness of Trades Descriptions Act etc). • Code of conduct. 	<ul style="list-style-type: none"> • Insurance • Evidence that the Organisation is actively embracing the procedures and code and taking action in the event of non-compliance

WEAPONS PROTOCOL

The Protocol has been approved to provide guidance to Instructors and Students on the correct use, transportation and storage of such weapons and should be read in conjunction with the Insurance Guidelines, and the BAB Coaching Handbook which can be downloaded at: www.bab.org.uk.

1. Types of Weapons Used in Aikido Training

(i) Wooden Weapons, including bokken, tanto and jo.

In the case of the bokken and tanto these either have a blunt end of a rounded point and the use of either is covered by the BAB Insurance policy.

(ii) Live Blades

These could include weapons such as original and replica “samurai swords”(i.e. curved blades of 50cm or over in length from handle to tip) and tanto and under the 2008 Amendment to the Criminal Justice Act 1988 (Offensive Weapons) could include weapons made from wood, alloy, carbon fibre or even plastic. The use of such weapons is covered by the BAB Insurance policy, subject to strict adherence to this Weapons Protocol.

The following basic protocols and risk assessment requirements should be applied to the use of ALL types of weapons.

2. Basic Protocols

(i) Transportation and Storage

- Police Guidance on the possession and carrying of offensive weapons can be downloaded from the BAB website and forms an integral part of this Protocol.
- The law regarding the carrying of weapons in a public place is contained in SECTION 1 of the Prevention of Crime Act 1953 and SECTION 139 of the Criminal Justice Act 1988.
- Aikidoka carrying weapons who are stopped by the Police, should give every every assistance to the officer(s) including an explanation of why such weapons are being carried. No attempt to conceal the fact that weapons are being carried should be made.
- Aikidoka should carry their Association’s Membership book to show they are participating in an approved martial art...
- Weapons should only be carried when it is known that they are required at a particular training session. Coaches should therefore inform their students as to when weapons are actually required.
- Weapons should only be carried directly to and from a practice.
- Weapons should not be left in a vehicle on a permanent basis.
- Aikidoka should ensure that their weapons are carried within a secure bag at all times and hence not directly visible, and should ensure that the bag is never left unattended. “Live blades” must always be transported in their scabbards
- Travelling on public transport with weapons should be avoided if possible.
- Whilst the words “reasonable excuse” and “good reason” in each of the relevant Acts may provide a defence for the student, in relation to the carrying of such weapons, it will be for the individual, not the police, to prove that they had a reasonable excuse or good reason for possessing the item. The student’s demeanour is a most important factor in dealing with a police enquiry.
- All live blades should be stored in a locked secure cupboard if left permanently in the dojo and Instructors should be able to have access to them. If not kept at the dojo, live blades should be kept at qualified Aikidoka’s homes.

(ii) Risk Assessment

Before starting a training session the instructor should carry out a risk assessment including considering the following factors:

- The Dojo floor should be clean and present no tripping hazards.(check for holes, gaps etc and potential slippage from sweat)
- The height of the ceiling should be sufficient to avoid contact with weapons
- Avoid dangerous obstructions, pillars, heaters etc.
- The Dojo should be large enough for the number of students and the activity. This may be obvious in respect of the area in front of the students but can be overlooked in the area behind them.
- The minimum space recommendation for pairs training with weapons is 5 square metres per practitioner.
- Ensure students know how to check their own equipment and its safe use.
- Weapons and any related equipment should be checked, by the user, prior to the classes for any defects. In the case of “live blades” particular attention should be paid to the security of the handle.
- The student’s gi and hakama should be worn correctly to avoid the risk of tripping over or weapons becoming entangled in clothing.
- Special consideration should be given to other “users” sharing an area, particularly in large sports halls, where access routes are shared with other activities.

(iii) Training with “Live Blades”

- Practice should be for special classes under the direct supervision, at all times, of a qualified BAB Coach
- Qualifications for practice. As a minimum the last 12 months of practice should have included the use of wooden tanto or bokken.
- The Coach should ensure the students always practise what is being taught and not permit any deviation during the training session.
- There should be absolute quiet on the mat by all watching students.
- There should be an atmosphere of study and concentration
- Be aware of sweaty wrists and palms; dry with a towel before practice.
- When not being used it should be placed in its scabbard, and put securely away.
- With the exception of an organised public demonstration, those present should be limited to participants in the training session, club members, and spectators specifically invited to attend.
- The instructor shall be responsible for all persons present, whether on or off the mat.

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 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.

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



APPENDIX D

Endsleigh Insurances (Brokers) Ltd
Hadley House, Shurdington Road
Cheltenham, Glos GL51 4UE

Tel No: 01242 866789
Fax No: 01242 866961
Email: sports@endsleigh.co.uk

INCIDENT NOTIFICATION ADVICE FORM

CARE SHOULD BE TAKEN TO INCLUDE AS DETAILED AN ANSWER AS POSSIBLE TO ALL QUESTIONS

Insured Member

Full Name Daytime Tel No

Home address BAB Ins Cert No
Post Code Date Valid from
Date Valid to

Name of Association (in full)

Please advise if you are a member of any other Association. If so, quote full name

Accident/Incident

Date of accident Time of the accident

Place

How did the accident happen? Describe the circumstances.

Any additional information / comment / opinion (in confidence):

DECLARATION TO BE COMPLETED BY CLUB / ASSOCIATION OFFICIAL

Name	Address
Tel No	
Position in Club and Association	

Is the claimant a current Club or Association Member?

YES

NO

Did the accident take place whilst participating in insured activity?

YES

NO

I confirm all the above information is correct to the best of your knowledge?

YES

NO

If any answers are stated as "NO", please explain:

Signature

Date

This form to be sent to the BAB Insurance Liaison Officer:

Vincent Sumpter
4 Connemara Close, Westbury, Wilts BA13 3FG
Tel: 01373 826910
Email: insuranceofficer@bab.org.uk

who is then to send the form by recorded delivery to:

Endsleigh Insurances (Brokers) Ltd,
Hadley House, Shurdington Road, Cheltenham,
Glos GL51 4UE
Tel No: 01242 866789 (Fax No: 01242 864989)
Email: sports@endsleigh.co.uk

PERSONAL ACCIDENT CLAIM FORM

Completion Notes

1. If a claimant is unable to claim personally, the claim form may be completed on his/her behalf.
2. A claim must be submitted within a reasonable timeframe.
3. The claim **must**:
 - a. Complete this page - *in addition to* the insurer's *Incident Notification Advice Form* (Appendix D)
 - b. Be countersigned by the Instructor/Coach in charge of the training session at the time of the incident.
 - c. Be sent by recorded delivery post to the BAB Insurance Liaison Officer, who is:
Vincent Sumpter, 4 Connemara Close, Westbury, Wilts BA13 3FG
(Tel: 01373 826910)
4. The BAB Claims Officer will forward the claim form to its Insurance Brokers, for their action.
5. Once the claim is received by Endsleigh, they will deal directly with you on any further action required in processing the claim. You may be required to provide documentation **at your own expense**. e.g. medical certificates.

Name:

Description of Incident:

Date:

Name of Your Association:

Name of the Instructor:

Details of any Witnesses:

For your Instructor: I declare that this accident occurred as stated.

Signature of Instructor

Date

For use by the British Aikido Board:

Official Signature

Date



Personal Accident Claim Form

PLEASE WRITE IN BLACK INK AND USE BLOCK CAPITAL LETTERS. ALL SECTIONS MUST BE COMPLETED OR MARKED 'NOT APPLICABLE'. COMPLETE THE CHECKLIST AND ENSURE THAT YOU SIGN THE DECLARATION AT THE END OF THIS FORM.

Association: British Aikido Board	Certificate / Policy Number: UKBOPC53137
Member's Name:	Membership No:
Address:	
Postcode:	
Tel:	Mobile No:
Email	

Employment Details

Occupation:
Please describe your duties:
Name and address of employer
Email address of employer:



Accident Details

Please give exact date and time when injured: Date: _____ Time: _____ am / pm
Please state fully:

(a) Where the accident Occurred:

(b) How the accident occurred:

(c) The injuries sustained:

(d) Have you previously claim under this or similar policy? YES / NO

If yes please give details:

Hospital Statement only to be completed if claiming hospitalisation benefit.

This section must be fully completed by hospital medical staff or records – any fee for completion of this section is the responsibility of the insured person.

(a) Type of hospital / ward: _____

(b) Name of Doctor or Consultant in charge: _____

(c) The dates admitted and released: Admitted: _____ Released: _____

(d) Was any period spent in intensive care: *Yes / No* From: _____ To: _____

(e) Was the patient subsequently confined to their home on medical grounds? *Yes / No*

If yes please give dates: From: _____ To: _____

Is there any additional information that you feel is relevant?

Signed:

Date:

Position held in hospital:

Qualifications:

Please use validation stamp or complete in block capitals:

Hospital Name:

Address:

Telephone No:

Thank you for completing this form.

Validation Stamp

Doctors Statement.

This section must be fully completed by attending doctor – any fee for completion of this section is the responsibility of the insured person.

Patient's Name: (Mr, Mrs, Miss, Ms): _____

Date of Birth: _____ Height: _____ Weight: _____

Please give full details of injury / illness:

Final diagnosis:

When did the patient first receive medical attention for this conditions? _____

Has the patient ever suffered with this or any similar condition before? **YES / NO**

If yes, please give details including treatment and consultation:

Are you the patients usual doctor? **YES / NO**

If no, please give the name and address of the usual doctor. _ -

On what date did the incapacity commence? _____

Is the patient still incapacitated: **YES / NO**

If yes when will the patient be able to return to work? _____

If no, when did incapacity cease _____

Was the patient hospitalised as a result of this condition **YES / NO**

Is there any additional information that you feel is relevant?



Signed:

Date:

Qualifications:

Please use validation stamp or complete in block capitals:

Name:

Address:

Telephone No:

Validation Stamp

Thank you for completing this form.

Access to medical reports act 1988

Before your attending doctor can give a medical report on this claim form, which is a requirement of this claim, you must give your consent. Before giving your consent, you should be aware of your rights under the act which are summarised as follows:-

1. You may withhold your consent.
2. You may see the report before it is sent to us within 21 days from the date of this report.
3. You may ask to see the report for up to six months after the report is completed.
4. You may ask the Doctor to amend any part of the report which you consider to be incorrect or misleading.

If the Doctor does not agree with your request you may attach your comments to the report.

NB: The Doctor may withhold all or part of the report from you if he considers that you may be physically or mentally harmed by it.

Patient Declaration

Having been made aware of my statutory rights under the Access to Medical Reports Act 1988 in connection with my claim

1. I hereby consent to ACE seeking medical information from any Doctor who at any time has attended me concerning conditions which affect my physical or mental health.
2. I **Do / Do Not** * wish to see the report before it is sent to the BAB's Insurance Brokers (* *delete as appropriate*)
3. I authorise such Doctor to disclose such information to the BAB's Insurance Brokers.
4. I agree that a copy of this consent shall have the validity of the original.

Signed:

Date:

Data Protection

The information that you and your medical representative have provided in the claim form and Doctor's Statement is 'sensitive data' as defined by the Data Protection Act 1998. Sensitive data includes any information about your physical and mental health. We require your consent before we can process this or any other such sensitive data that you may have already provided us with or may do so in the future.

In order to administer your claim, this information will be used by the Insurer. It may be held on computer and or in manual files for administration, and risk assessment purposes. We may disclose your personal data and sensitive data to, and may request information from other insurance companies for underwriting, claims handling and fraud prevention purposes.

By returning this form, you consent to our processing your sensitive personal data for the above purposes. You also consent to our transferring your information to countries which do not provide the same level of data protection as the UK, if necessary for the above purposes. If we do make such a transfer we will, if appropriate put a contract in place to ensure your information is protected. Where you have provided information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data, including sensitive data, to the transfer of their information abroad and to receive on their behalf any data protection notices.

Patient Declaration

I declare that all the information given is to the best of my knowledge and belief, full true and correct.

Signed:

Date:

Checklist

Please return the completed claim form together with any enclosures to your Insurance Broker and please ensure...

You fully complete every question before your doctor completes his statement

You have enclosed all requested original documents (we recommend you retain copies)

You have signed this claim form

Your attending doctor fully completes the statement

Failure to do so will result in delay in handling your claim.