

April 2014

## BCCMA STUDENT MEMBERSHIP

### SUMMARY OF COVER

<b>Policy No.:</b>	<b>PLON99/0069485</b>		
<b>Insured:</b>	<b>BRITISH COUNCIL FOR CHINESE MARTIAL ARTS</b> Registered Members		
<b>Activity:</b>	National Governing Body for Chinese Martial Arts in Gt. Britain. Registered Members practicing BCCMA Approved Chinese Martial Arts.		
<b>Period:</b>	For the period a valid BCCMA membership licence is held		
<b>Cover Summary:</b>	Legal liability to pay compensation to Third Parties for injury to their person &/or damage to their property arising out of the activities of the BCCMA as a <b>Registered Member</b> practicing approved Chinese Martial Arts in accordance with the rules & regulations of the BCCMA. and subject to the full terms and conditions of the Insurers policy wording.		
<b>Cover:</b>	<b>PUBLIC LIABILITY</b>		
	Limit of Indemnity any one Event		<b>£ 5,000,000</b>
	Excess:		£ Nil
	<b>PRODUCTS LIABILITY</b>		
	Limit of Indemnity in the aggregate		<b>£ 5,000,000</b>
	Excess		£ Nil
	(Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied).		
	<b>PROFESSIONAL INDEMNITY</b>		
	Limit of Indemnity in the aggregate		<b>£ 1,000,000</b>
	Excess		£ Nil
	Claims Made Wording		
	Retro-Active Date: 1st October 2007		

#### **WARRANTIES (ALL SECTIONS):**

**It is a condition precedent to liability hereunder that:**

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs;
2. all activities including those on a sub-contracted basis must be advised to insurers;
3. **All Instructors/Coaches must be BCCMA Approved**
4. **The Rules & Regulations of the BCCMA are adhered to at all times.**

And as per policy wording

Failure to comply with a warranty may render the cover inoperative.

**Territorial Limits:** Anywhere in the world excluding USA & Canada. However this exclusion does not apply for temporary visits of less than 90 days.

**Jurisdiction:** UK Jurisdiction

**Insurer:** Sportscover Syndicate 3334 @ Lloyd's

#### **Professional Indemnity Insurance:**

Whereas Public Liability insurance indemnifies the insured in respect of compensation to a third party for bodily injury and/or damage to property, PI insurance provides Financial Loss cover arising from a breach of professional duty, a negligent act, error or omission arising out of the business activities.

Examples of claims could be:- 1. Unintentional infringement of intellectual property rights; 2. loss of documents or data in your trust; 3. Unintentional defamation, libel or slander; 3. unintentional breach of confidence, confidential duty or misuse of information; 4. injury caused by bad advice.

PI insurance protects the business from performance failures and/or negligent acts arising out of the products and services provided by the business. It is also known as errors and omissions cover, which more accurately describes what it does.

Professional Indemnity Insurance is written on a Claims Made Wording. This means that it only covers claims made against the Insured and notified to the Insurers during the period of insurance. Claims notified outside of that period will not be covered. It is imperative that Insurers are notified of ANY incident that may give rise to a claim at a later date.

**Policy No.:** PLON99/0069486

**Insured:** **BRITISH COUNCIL FOR CHINESE MARTIAL ARTS**  
Registered Members

**Activity:** BCCMA Approved Chinese Martial Arts in Gt. Britain;

**Period:** For the period a valid BCCMA membership licence is held.

**Operative Time:** Whilst taking part in BCCMA Approved Training, Authorised Competitions & Demonstrations only.

**Cover:** **SPORTS INJURY**

**Benefits:**

<b>4.1.1.</b>	<b>Death</b>	<b>£ 25,000</b>
<b>4.1.2.</b>	<b>Loss of Limbs or Eyes</b> Continental Scale as defined in the policy	<b>£ 25,000</b>
<b>4.1.5.</b>	<b>Permanent Total Disablement</b> from any occupation following accident. Continental Scale as defined in the policy	<b>£ 25,000</b>
<b>4.2.</b>	<b>Medical Expenses</b> covered up to Physiotherapy Expenses covered up to Excess payable for each and every claim Max payable per incident under this section	<b>80%</b> <b>75%</b> <b>£ 50</b> <b>£ 500</b>
<b>4.3.1.</b>	<b>Loss of Income</b> from usual occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks	<b>£ 100 p.w.</b>
<b>4.3.2.</b>	<b>Injury Assistance.</b> The amount payable is the lesser of 75% of Non-Medical Expenses or a daily amount of The maximum payable per claim is 14 Day excess each and every claim	<b>£ 30</b> <b>£ 1,500</b>



**Conditions:** Loss of Income benefit must not exceed 75% of normal weekly income.

No compensation will be payable under Section 4.3.2. - Injury Assistance if any amount be payable under Section 4.3.1. - Loss of Income

Excluding any injuries or disablement arising from any pre existing defect, infirmity or sickness.

Excluding: The following disciplines are excluded and no payment will be made for any injury arising from taking part in Muay Thai; Brazilian Jujitsu; Mixed Martial Arts; Cage Fighting & Full Contact Kick Boxing.

All terms & conditions as per the insurers standard form of policy wording a copy of which is available upon request from [info@wwsi.co.uk](mailto:info@wwsi.co.uk)

**Insurer:** Underwritten by Sportscover Syndicate 3334 at Lloyd's