

**BCCMA INSTRUCTOR**

**SUMMARY OF COVER**

<b>Policy No.:</b>	<b>PLON99/00TBA</b>
<b>Insured:</b>	<b>BRITISH COUNCIL FOR CHINESE MARTIAL ARTS</b> &/or Registered Instructors/ Coaches.
<b>Activity:</b>	National Governing Body for Chinese Martial Arts in Gt. Britain; Registered Instructors/Coaches teaching BCCMA Approved Chinese Martial Arts
<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 &/or as an Instructor <b>teaching BCCMA Registered Members</b> approved Chinese Martial Arts in accordance with the rules & regulations of the BCCMA.  Including liabilities arising out of BCCMA staged Events for BCCMA Registered Members, all in accordance with the full terms and conditions of the Insurers policy wording.
<b>Cover:</b>	<b>PUBLIC LIABILITY</b> Limit of Indemnity any one Event <b>£ 10,000,000</b> Excess: £ Nil  <b>PRODUCTS LIABILITY</b> Limit of Indemnity in the aggregate <b>£ 10,000,000</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>£ 5,000,000</b> Excess £ Nil Claims Made Wording Retro-Active Date: 1st October 2007

**Cover (Cont.): ABUSE EXTENSION**

Limit of Indemnity in the aggregate	£ 250,000
Excess	£ 250

Cover Subject to DBS Checking being operative;  
Claims Made Wording  
Retro-Active Date: 1st October 2007

The policy will indemnify the insured in respect of defence costs arising from allegations of **Abuse** (as defined in the policy schedule) whether sexual or mental.

The following must be in place & evidence available for Abuse Cover to be Valid:-

1. Written Policy on the Protection of Children & and Vulnerable Adults;
2. Written Anti-Bullying Policy;
3. Documented instructions to Instructors on the Protection of Children & Vulnerable Adults;
4. Written instructions on managing behavior & acceptable restraints;
5. A documented method to ensure the continued compliance with regulations & guidance on the Protection of Children & Vulnerable Adults.

**Main Conditions: (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. **All Instructors with access to Children &/or Vulnerable Adults must be DBS, or National Equivalent, Registered;**
5. **The Rules & Regulations of the BCCMA are adhered to at all times.**

And as per policy wording

Failure to comply with a Condition Precedent to Liability 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

**Policy No.:** PLON99/00TBA

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

**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>£ 50,000</b>
<b>4.1.2.</b>	<b>Loss of Limbs or Eyes</b> Continental Scale as defined in the policy	<b>£ 50,000</b>
<b>4.1.5.</b>	<b>Permanent Total Disablement</b> from any occupation following accident. Continental Scale as defined in the policy	<b>£ 50,000</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>£ 1,000</b>
	<b>Dental Expenses</b> (whole sound teeth only) Excess Payable for each & every claim	<b>£ 5,000</b> <b>£ 250</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>£ 200 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.

**Insurer:** Underwritten by Sportscover Europe Ltd.