

May 2017

BCCMA COMMERCIAL INSTRUCTOR

SUMMARY OF COVER

Policy No.:	PLON99/00TBA
Insured:	BRITISH COUNCIL FOR CHINESE MARTIAL ARTS &/or Registered Commercial Instructors/ Coaches.
Activity:	National Governing Body for Chinese Martial Arts in Gt. Britain; Registered Instructors/Coaches teaching BCCMA Approved Chinese Martial Arts
Cover Summary:	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 teaching BCCMA Registered Members & Non-Members BCCMA 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.
Cover:	PUBLIC LIABILITY Limit of Indemnity any one Event £10,000,000 Excess: £ Nil PRODUCTS LIABILITY Limit of Indemnity in the aggregate £10,000,000 Excess £ Nil (Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied). PROFESSIONAL INDEMNITY Limit of Indemnity in the aggregate £ 5,000,000 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

Insured: **BRITISH COUNCIL FOR CHINESE MARTIAL ARTS** &/or Registered Commercial Instructors/ Coaches.

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**

Operative Time: Whilst taking part in; &/or Coaching BCCMA Approved Martial Arts.

Benefits:

4.1.1.	Death	£ 50,000
4.1.2.	Loss of Limbs or Eyes Continental Scale as defined in the policy	£ 50,000
4.1.5.	Permanent Total Disablement from any occupation following accident. Continental Scale as defined in the policy	£ 50,000
4.2.	Medical Expenses covered up to Physiotherapy Expenses covered up to Excess payable for each and every claim Max payable per incident under this section	80% 75% £ 50 £ 1,000
	Dental Expenses (whole sound teeth only) Excess Payable for each & every claim	£ 5,000 £ 250
4.3.1.	Loss of Income from usual occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks	£ 200 p.w.
4.3.2.	Injury Assistance. 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	£ 30 £ 1,500

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.