

May 2017

## MEMBERS INSURANCE COVER

**Insured:** Registered Members of BCCMA

**Operative:** Whilst taking part in authorised BCCMA Training; Competing; & Closed Events.

**Period:** 12 Months at 1<sup>st</sup> May 2017

### SUMMARY OF PERSONAL ACCIDENT BENEFITS:

<b>Death</b> (Students aged <b>under 18 £10,000</b> )	<b>£ 50,000</b>
<b>Loss of Limbs or Eyes</b> Scale of Benefits as attached	<b>£ 50,000</b>
<b>Permanent Total Disablement</b> from any occupation following accident. Scale of Benefits as attached	<b>£ 50,200</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</b>
<b>Medical Benefits</b> the percentage of expenses covered under this section is	<b>80%</b>
Percentage of Physiotherapy expenses covered under this section is	<b>75%</b>
Excess for payable for each claim	<b>£ 50</b>
Maximum payable per Claim	<b>£ 1,000</b>
<b>Dental Expenses</b> (whole sound teeth only)	<b>£ 5,000</b>
Excess Payable for each & every claim	<b>£ 250</b>
<b>Injury Assistance &amp; Parents Inconvenience Benefit</b>	
Amount payable is lesser of <b>75%</b> of Non-Medical Expenses or	<b>£30</b> per day
The Maximum amount payable per Claim is	<b>£ 1,500</b>
14 Day Excess each & every claim	
<b>Hospital Benefit</b> Amount payable per day whilst hospitalized	<b>£ 25</b>
1 Day Excess Period each & every claim Benefit payable for a maximum of 30 Days.	

**Conditions:** Weekly benefit must not exceed 75% of normal weekly income.  
Cover whilst participating in any activity of the Insured Worldwide.  
Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness.

**The Age Limit for Students to benefit from this cover is 75 years old.**

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

**Aggregate Limit any one Event £1,000,000.**

#### **PERSONAL ACCIDENT SCALE OF BENEFITS:**

Death (Maximum payable to Under 18's is £20,000)	£50,000
Total & Irrecoverable Loss of use of both hands or both feet or of One hand and one foot	£50,000
Total & Irrecoverable Loss of Sight in both Eyes	£50,000
Total & Irrecoverable Loss of use of one hand or one foot together with Total & Irrecoverable Loss of all sight in one eye	£50,000
Total & Irrecoverable Loss of all sight in one eye or Total & Irrecoverable Loss of use of one hand or one foot	£12,500
Permanent Total Disablement from Any Occupation	£25,000
Total Permanent Disablement from Any Occupation whilst Travelling to/from an insured Event	£10,000

For a full list of the Policy Benefits request a copy of the Policy Document from [graeme@stbinsurance.co.uk](mailto:graeme@stbinsurance.co.uk)

#### **IMPORTANT NOTICE TO MEMBERS:**

Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport and accidents happen, with potentially devastating effects.

The BCCMA Personal Accident policy is designed to help Members in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for BCCMA to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policies to protect their income and assets in the event of an injury sustained whilst participating in their chosen sport.

Individual Personal Accident quotations are available from [graeme@stbinsurance.co.uk](mailto:graeme@stbinsurance.co.uk)

## MEMBERS PUBLIC LIABILITY COVER

**Public Liability:** Limit of Liability any one occurrence **£5,000,000**

**Summary of Cover:** Legal Liability to pay compensation to a third party for injury and/or damage to their property arising out of the Members BCCMA activities.

Under the Public Liability Insurance Participant to Participant Liability is excluded but Member to Member Liability is included, what is the difference?

### **Participant to Participant Exclusion:**

Any Personal Injury caused by and/or contributed to, by any Insured Member to any other Participant in a match and/or practice in regards to BCCMA activities is excluded.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a match and the opponent brings an action against him. This is NOT covered.

A **Member** as defined in the Policy wording is:

Member” means any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in BCCMA activities”

Member to Member cover is the liability of one Member to another Member provided that they are not a participating in the Sport e.g. a member accidentally shuts another member’s fingers in the door of the dressing room.

So, in summary, Member to Member Liability is covered but Participant to Participant Liability is excluded.