

May 2019

Insurance FAQ's

Glossary of Abbreviations:

BCCMA	-	British Council for Chinese Martial Arts
STB	-	Pulse Insurance Ltd. t/a STB Insurance Brokers
PL/PI	-	Public Liability/Professional Indemnity Insurance
PA	-	Personal Accident Insurance
GP	-	General Practitioner

The BCCMA insurance states that I can only coach BCCMA members or officiate in BCCMA competitions. But I also coach in my local school/college/community centre where many of the participants are not registered with BCCMA. Does my insurance cover me for this?

Within the existing terms and conditions of the PL/PI Insurance Instructors/Coaches are covered to teach students that are not members of the BCCMA in the following circumstances:-

- i. Community Coaching;
- ii. After School Clubs;
- iii. OAP Clubs/Homes;
- iv. Care in the Community Projects;
- v. Other scenarios with prior agreement of insurers.

These activities are deemed to be non-commercial ventures, however, Coaches/Instructors are permitted to receive reasonable out of pocket expenses for such classes, provided this is not the Instructors primary source of income. The "community" sessions are to be Non-Contact and/or Light Contact only. If Semi or Full Contact classes are provided students must become BCCMA Members. The policy will indemnify the Coach/Instructor only – there is no cover for the students or the community group providing the classes.

That's fine but I have a contract with my local gymnasium to provide a number of sessions per week for which I am paid a fee. The students are members of the gym and not the BCCMA. Am I covered for this?

Instructors/Coaches sub-contracted into a third party premises (Gymnasium; Leisure Centre; Adult Education etc.) as a commercial venture, to teach non BCCMA Members can be covered, however, the premium charged increases from £xx per annum to £yy per annum.

I am a Black Belt in my chosen discipline does my BCCMA Instructor Insurance cover me to instruct any martial art?

No. You will only be covered to instruct martial arts for which you are qualified to do so and that are recognised by the BCCMA. Whilst becoming a Black Belt shows your competency in your chosen martial art, it does not necessarily make you a good teacher. All Instructors should look to achieve the BCCMA Level 2 Coaching Qualification before instructing their own classes.

BCCMA sanctioned competitions are automatically covered by the Council's insurance policy, but what about BCCMA Members that organise "Open" Competitions or BCCMA Members taking part in "Open" Competitions organised by another Governing Body?

The PA Cover is operative whilst members are taking part in "Open" Competitions organised by other "Martial Art Styles", however no cover applies to any competitions involving Kick Boxing; Muay Thai; Brazilian Jujitsu; Total Combat; & Cage Fighting.

PL/PI – Open Competitions NOT Organised by BCCMA Members:

PL/PI Cover is operative whilst members take part in "Open" Competitions provided the competition is organised in accordance with the rules of a Martial Arts Governing Body recognised and approved by the Sports Council. The Organisers of such competitions/events must carry Public Liability insurance to a limit of indemnity of at least £5m any one event. No cover applies to any competitions involving Kick Boxing; Muay Thai; Brazilian Jujitsu; Total Combat & Cage Fighting.

PL/PI – Open Competitions Organised by BCCMA Members:

BCCMA Member Organisations arranging "Open" Competitions can extend the PL/PI & PA Insurances to cover the Event at an additional £1(inclusive of IPT) per non BCCMA Member Competing, which will be deemed to grant them temporary membership of the BCCMA for the period of the competition and therefore covered by the BCCMA insurances for that period. All "temporary" members must acknowledge and abide by the Rules and Regulations of the BCCMA.

Cover will need to be arranged by the Event Organisers prior to the Event taking place with a declaration of the expected number of "temporary members" competing and an adjustment, if necessary, after the event. A Competitor Register will need to be submitted.

PL/PI – BCCMA Member Closed Competitions:

BCCMA Member Organisations arranging closed competitions in accordance with BCCMA Rules and Regulations are covered.

Instructors/Coaches have PL/PI cover to Referee/Judge in their chosen discipline, provided that they are suitably qualified and authorised by the BCCMA or its affiliated clubs.

We hold taster sessions for our Club, whilst the Club and Instructors are registered with the BCCMA, some of the people attending the taster sessions will not be. Am I insured to coach these taster sessions?

Instructors are covered to coach the taster sessions, but these are to be Non-Contact and/or Light Contact only. After 4 taster sessions, the students are expected to become members of the BCCMA if they wish to continue to train. The probationary students are not covered by the PA insurances until they become members of the BCCMA. Probationary Students are covered as Temporary Members for the PL/PI for the 4 taster sessions only. Coaching probationary students in these circumstances does NOT invalidate the Club's or the Instructor's insurance.

What if after the Taster Sessions, a probationary student decides that they want to continue training on a Light or Non-Contact basis, but they do not wish to join the BCCMA?

The Instructor should not let this happen under any circumstances. If an Instructor allows a non-member student to attend their BCCMA sessions beyond the 4 "taster" sessions, the instructor is at risk of invalidating their Instructors PL/PI insurance.

Is our club committee covered by BCCMA PL/PI & PA insurance policies?

Yes, provided the Club, it's Instructors and Members are registered with the BCCMA. Committees may wish to consider additional covers such as Trustee Indemnity or Directors & Officers Liability which protects the committee members against defined wrongful Acts. For more information please contact STB

What does my insurance as a BCCMA Member Insurance cover me for?

Please see the insurance summary on the BCCMA web-site,

I need surgery for my injury does BCCMA insurance cover me for the cost of this?

No. You will need to purchase Private Medical Insurance to secure this type of benefit.

Can I claim for sports massage under the Medical Expenses benefit under the PA Insurance ?

No. If you have a specific injury arising from playing/training in Martial Arts and you are referred to a physio' by your GP, you can claim a proportion of the cost from the BCCMA Insurance.

Our club is travelling to Europe to compete in a tournament. the club and players are all BCCMA Members but those that we are competing against are not BCCMA Members. Are we still covered by BCCMA club and member insurance?

Provided the Tournament is sanctioned by a recognised Martial Arts Governing Body, in the country where you are competing, the BCCMA insurance extends to Europe. There is a UK Jurisdiction, however, which means that any liability claims against you will have to be brought in the UK courts.

It is imperative that members competing abroad purchase Travel Insurance which will cover them for competing in sporting tournaments. Please contact STB for a travel insurance quotation.

I occasionally travel to Europe over the weekend to carry out coaching to non-BCCMA Members – does my BCCMA PL/PI and PA Insurance cover this activity?

The PA insurance for you as an instructor is valid worldwide, so yes you are covered. But you should still purchase Travel Insurance which will cover you the additional costs that you may incur if you are injured while taking part in your martial art whilst overseas. Please contact STB for a travel insurance quotation.

Provided that your Coaching insurance includes the instructing of non-BCCMA members and that the trip does not exceed 5 days in total, the insurance is extended to cover this activity. These sessions are to be Non-Contact and/or Light Contact only. If Semi or Full Contact classes are provided students must be registered with the appropriate National Governing Body. The policy will indemnify the Coach/Instructor only – there is no cover for the students or the European group providing the classes.