

May 2019

BCCMA COMMERCIAL INSTRUCTOR

SUMMARY OF COVER

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 May 2019

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 May 2019

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: Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs;
2. No one shall be allowed to participate against medical advice;
3. Cover is only available for BCCMA approved martial arts;
4. A qualified First Aider is to be available at all times;
5. All Instructors should be suitably qualified to instruct the martial being taught. This will be a minimum of Black Belt in the art being instructed.
All Instructors should work towards obtaining a BCCMA Level 2 Coaches Award at the earliest opportunity;
6. All Instructors must be DBS Certified (or National equivalent);
7. Assistant Instructors are only covered by the Instructors policy if a fully Qualified & insured Instructor is supervising the session at all times;
8. All apparatus & equipment must be maintained in accordance with manufacturers recommendations and regularly checked with any defects found being rectified prior to further use;

Main Conditions (cont.): 9. The training area is regularly risk assessed and recorded any defects being rectified prior to further use;
10. Suitable Personal Protective equipment is worn when sparring;
11. The Rules & Regulations of the BCCMA are adhered to at all times.

In the event of breach of one of the above Additional Condition(s), Underwriters shall have no liability under this policy unless the Insured can show that non-compliance with this condition could not have increased the risk of the loss which actually occurred the circumstances in which it occurred.

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: Underwritten by Argo Direct Ltd. & Others via Pen Underwriting Ltd.