

May 2020

BCCMA INSTRUCTOR

SUMMARY OF COVER

Insured:	BRITISH COUNCIL FOR CHINESE MARTIAL ARTS &/or Registered 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 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

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.

Main Exclusions: Excluding injury or damage caused by or arising from any **Treatment** given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider);
Excluding all activities other than those disclosed to Underwriters;
Excluding Participant to Participant Liability;
Excluding all deliberate or intentional Acts;

'Coronavirus Absolute Exclusion

Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (i) any fear or threat (whether actual or perceived) of; or*
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;*

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.'

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 XL Catlin Insurance Company UK Ltd.

NOTES:

Participant to Participant v Member to Member Insurance.

Under the PL/PI Insurance are Clubs and Members covered for Participant to Participant Liability and/or Member to Member Liability and what is the difference?

Participant to Participant:

The policy excludes any Personal Injury caused and/or contributed to, by any participant in a bout, sparring or any other contact situation, to another participant.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout, sparring or contact situation and as a result, the opponent brings an action against them. This is NOT covered.

Member to Member:

A Member is defined as any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in the insured martial art.

Member to Member cover is the liability of one Member to another Member, when they are NOT participating in a contact situation within the insured martial art 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.**

Sub Note:

Whilst Participant to Participant liability is specifically excluded, an injured opponent still has the opportunity to bring an action against the Club and/or an Instructor at the Club, in a bid to secure compensation for his/her injuries, however, in order to be successful they must provide proof that their injury was caused as a result of a negligent act by the Club and/or Instructor. This gives the Insurer an opportunity to defend such a claim.