

# The British Council for Chinese Martial Arts

## **BCCMA Insurance Update Covid-19 –**

We are informed by our insurers that there is a blanket wide Covid-19 market exclusion for Public Liability claims arising from the virus for new policies or policies renewing after March 10th, we are challenging this as we speak but that is the situation at the moment. Policies in force before March 10th will be covered for Covid-19 claims until renewal date when the exclusion will be added.

### **What this means**

**A student coming to your class will not be able to make a claim saying they contracted Covid 19 while attending your class**

The insurers would like all club instructors to appoint someone to be responsible for Covid-19 Risk Management that ensures best practice and Government Guidelines are followed. If the guidelines are followed and good risk management put in place, we are advised that it will be very difficult for an member to prove that they caught the virus in the club environment.

Our insurers advise " We have been given legal opinion that the courts will strongly resist vexatious litigants." **Which means**

**"Law. (of legal actions) instituted without sufficient grounds and serving only to cause annoyance to the defendant."**

We hope this latest information from the insurers and our guidelines help you to start returning back to some kind of normality