



British TaeKwon Do Council

# Insurance Synopsis

POLICY DOCUMENT  
**INSTRUCTORS**

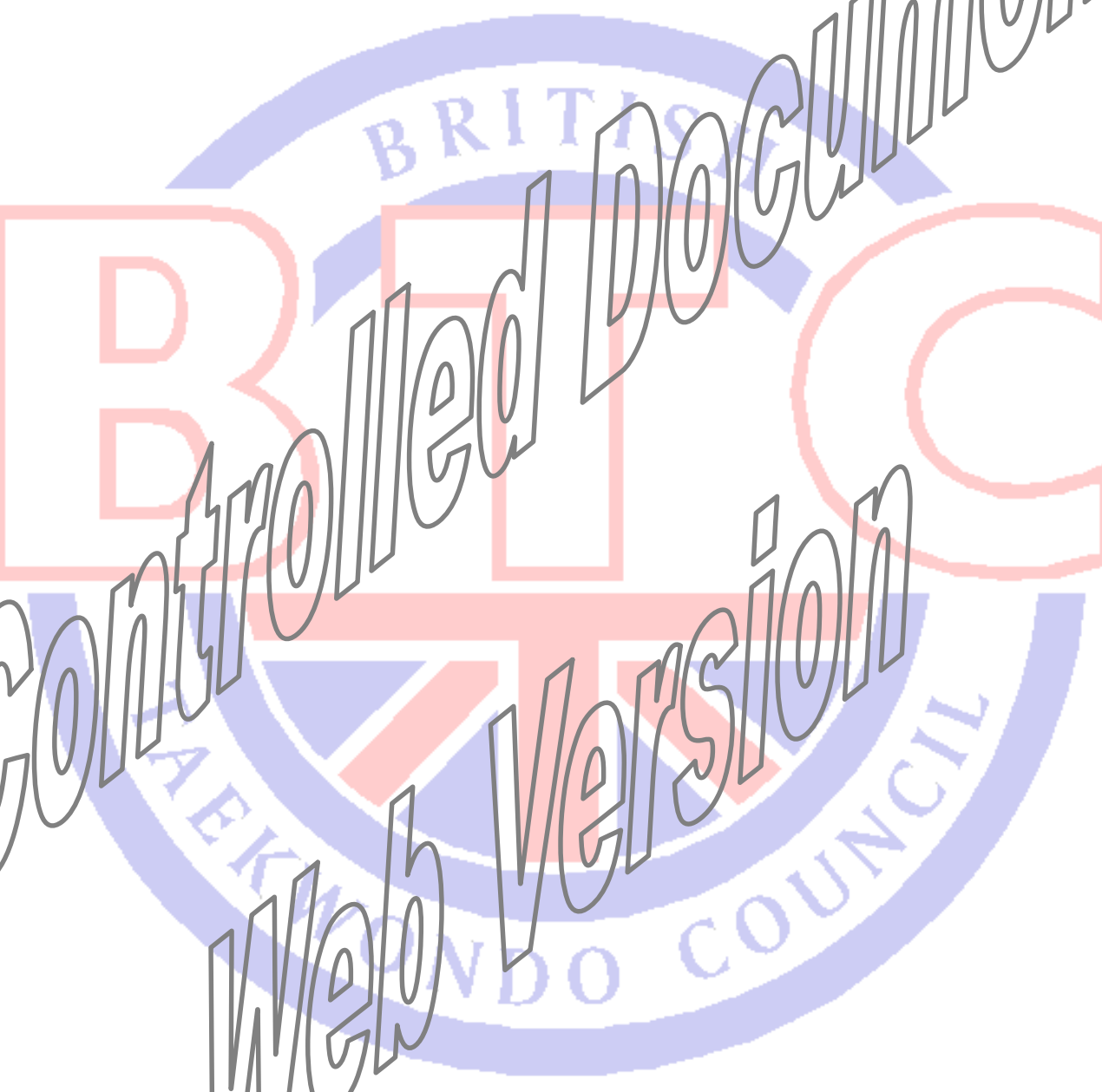
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Recognised by the Sports Council as the Governing Body for TaeKwon Do in the United Kingdom

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# Insurance Synopsis



## DISCLAIMER

This presentation and documentation is for information only.

It is only intended to be a summary.

The rights and terms of your benefits are determined by the existing policies held that govern the cover and can be amended from time to time.

In the event of any discrepancy, the overriding policy will prevail.

## WHY WE NEED INSURANCE

- Unfortunately accidents do happen.
- Last year we had 15 registered claims of which 15 were acceptable for compensation payment.
- 13 liability claims were made against Instructors, some of these are still ongoing.
- Damage to premises during training, 1 claim paid.
- Competition liability cover is required for both competitors and spectators safety.

## WHY BTC

The B.T.C. as a recognised Governing Body for the Martial Art of Taekwondo acting on behalf of its total membership is in a stronger position to negotiate an effective economic insurance package.

The Governing Body membership scheme providing this cover can cost substantially less than an Association/Club making its own independent arrangements. To this end it is important that Instructors who run Clubs be in membership of an Association that is in membership of the B.T.C.

It is the sole responsibility of the B.T.C. to strive to maintain that they get the best cover at the best price for its members and to inform members of any changes in legislation or incidents, decisions that may have an impact on their activities and practices. All members will be given guidance on all incidents reported or otherwise which could effect safety in their activities.



## Liability Insurance

Injury to a third party or damage to property of others could almost automatically result in a claim for damages, such claims and their associated expenses should the case go to court can be very costly. In the absence of adequate Liability Insurance, members will find themselves financially responsible for any damages and costs awarded, to this end included in the membership insurance of the British Taekwondo Council is a Third Party Liability Insurance for all its members.

<i>Benefit is as follows;</i>	Limit of Liability	Member	£2,000,000
	Registered Instructor with Professional Indemnity		£5,000,000

## Members Professional Indemnity

As a Taekwondo student regardless of grade at some time you may be requested to assist the Instructor and train junior grades within the lesson. To this end in order that you can do this officially the BTC has included in its membership insurance indemnity cover to the sum of £2,000,000.

## Instructor Coach Indemnity

It is right to expect that instructors and coaches in Taekwondo holding the required Governing Body qualifications should be able to rely upon insurance protection under the policies arranged by their respective Governing Body, but special care and attention needs to be paid to this aspect.

Coaching obviously involves professional advice, is quite deliberate and can, due to neglect, errors or omissions in training or treatment, lead to accusations that injuries have developed gradually over a period of time rather than a single accident of occurrence. As an instructor it is necessary to act at all times with reasonable care to avoid causing damage or injury and being found negligent.

It is the policy of the British Taekwondo Council that every instructor must hold Instructor Coach Indemnity and this is available from the British Taekwondo Council.

Instructor/Coach Insurance available for the sum of £2,000,000, £5,000,000 and £10,000,000 cover and can be obtained by applying to the Head Office of each individual Association, not direct to the BTC.

- It is compulsory within the B.T.C. that all Instructors / Coaches to hold a minimum of £2,000,000 Indemnity and any who officiate teach outside of the U.K. a minimum of £5,000,000 cover is required.
- Cover can be obtained by applying to the Head Office of each Association.
- All Insurance cover is only valid in the U.K. and European Community.

## Tournament Insurance

It is the responsibility of all Associations to ensure that they are covered for their liability at law for damages and claimants costs or expenses in respect of injury to any person, damage to property during the course of any Tournament, Grading, Seminar, Demonstration etc.

Cover for the above is now included in the Instructors Professional Indemnity Insurance. Only tournaments registered on the official BTC registration forms and organised by Instructors with a valid Indemnity Insurance will be covered.

This cover is only available for tournaments held within the UK.  
Limit of Liability £5,000,000.

**NB. All Insurance cover is only valid in UK and European Community.**

### Directors and Officers Liability Insurance

Officials and members at all levels could find themselves held personally responsible for court costs and damages awarded were action has been brought against the Governing Body or member Association, it is essential that Liability Insurance is held to cover such consequences. It should also include Liability arising out of errors or omissions in advice which result in injury or financial loss along with Libel, Slander and Fraud Liability. This cover should also include any event held by the Governing Body. To this end a policy renewed annually is held by the B.T.C. to make sure adequate cover is available for all its Officials and Officers.

### Claims Procedures

All Instructors must register any injury / incident that could eventually lead to a claim in their Accident Book and request that the student and a witness sign it.

In the event of a claim the Instructor must inform the Association Head Office and request an Insurance Claim package to be forwarded to the Instructor or the student.

Once the student has completed the Claims form, this must be validated by the Instructor and returned to the Association Head Office.

Association Head Office to retain a copy and forward the original form with any other certification to B.T.C. Insurance Officer.

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BARKING AND DAGEWOOD COUNCIL

# British TaeKwon Do Council

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