

General BAB Meeting February 2010

7. INSURANCE

Chairman's Meeting with Perkins Slade

The Chairman reported on a recent meeting he had had with David Fieldhouse of Perkins Slade Ins Brokers. The main points were:

- PS recommended an increase from £5m to £10m to cover civil liability protection for Associations and Clubs. The Chairman indicated that no costs for this were available but as this additional cover had cost £250 last year for the Board Trustees and Officers, the present £5m level of cover was probably a risk we could live with for the moment.
- In respect of allegations of Child Abuse against a Coach, PS stressed that whilst Clubs, Associations and Board Officers were covered for defence costs (up to a maximum of £250K) through their Civil Liability cover, an individual coach's PI cover did not extend to covering Defence Costs. In this regard, PS offered a solution by way of an additional premium that could be applied for and added to PI to specifically cover defence costs in the event of an allegation of child abuse being made against the individual. The Chairman advised that the cost of this additional premium would be £7.00 if added to all PI certificates or £10 if applied only to those who wished to take up the offer. Members agreed not to pursue the "all-in" option. Additionally the Chairman undertook to ask PS if the legal defence insurance could be extended to "Assist Only" Coaches (that is, those who do not hold separate PI cover).

ACTION: Chairman INFORMATION: All Association Club Coaches/Instructors

- Mat/Training equipment cover which could be applied for through the PS website was not yet "live".
- With regard to travel insurance for those participating in and training for events overseas, PS reminded the Chairman that travel insurance provided by Travel Agents rarely includes losses arising from participation in sporting competition or activities. In this regard he advised that cover can be obtained by going direct to www.iiurenalinetravelinsurance.co.uk

Insurance for Non-BAB members attending BAB / Association Events

In response to a question about PA cover for non-BAB members attending BAB/Association events, the following response has been given by PS:

There are 3 points to consider.

- BAB members benefit from Public Liability cover and PA cover. PA cover provides a benefit in the event of an accident leading to an injury that is covered on the policy. There is no blame involved and it is the individual's own policy that would react. If a participant at the event did not have PA insurance it would only be themselves that would **not** benefit in the event that they were injured.
- Then there is Public liability which is similar to the Coach PI cover in that this provides cover up to £5m for the policy holder if a claim was made against them and they were found to be negligent and caused injury to a 3rd person (a fellow competitor) or their property.
- At any "Event" the BAB (and its Associations) should ensure that all participants have **adequate 3rd party liability insurance cover** to take part in the event. If an incident occurred involving a non-BAB member and that member was not adequately insured it is likely that an action could be brought against the organiser of the event and if the organiser had not taken measures to ensure that all participants had cover the policy

may NOT react.

Chairman 's After Meeting Note: As Chairman and a Trustee of the BAB, I am duty bound to take all necessary steps to protect the BAB and its Associations from possible costly litigation which might arise from (for example) injuries during training events.

In this regard, I cannot ignore the point made by our Insurance Brokers in the last bullet point above. As ever, having asked the question, the detail on insurance cover is always in the small print which I have now had pointed out to me. Therefore, whilst I accept that a non-BAB student may (I repeat, may) have similar Personal Accident insurance cover through another insurance company or broker, as a "belt and braces" on insurance cover for the BAB, its Members and their Clubs - and for administrative convenience regarding our duty of care to participants - the BAB will require all non-BAB students attending BAB or Association Events (an example being Doshu's Seminar this year) to be covered through our own PA insurance policy with Perkins Slade.

ACTION: All Members

BAB Insurance Guidelines Document - Amendment

M Sheridan (ARF) pointed out that the BAB Insurance Guidelines document needed amendment in respect of paras 7.1.2 and 10.3.1 which state erroneously that PI cover includes the PA element of student membership. PS advise that this is an over-simplification of the relationship or the 2 elements of cover and state that PI cover is an extension of the member's Civil Liability and Personal Accident insurance rather than a separate policy; that is to say, whilst both policies cover Civil Liability, the member's "personal accident"/injury claims element is not included in PI. Hence Coaches will always need PI in addition to PA cover. The Insurance guidelines will be amended to correct this information.

ACTION: Executive Committee

Attendance of Perkins Slade at the next GM

David Fieldhouse will attend the next GM (15 May) to clarify policy information or answer insurance queries from Members. In this regard, it would be helpful to PS if any questions could be notified - to the Chairman - at least 2 weeks in advance of the AGM/GM.

ACTION: All Members