

## **BRITISH AIKIDO BOARD – FREQUENTLY ASKED INSURANCE QUESTIONS**

### **What type of insurance do we as members hold?**

You hold *two different* types of policy,

- **Civil Liability Insurance**, which includes
  - Public / Products Liability, (damage injury to third party property/persons)Plus the following cover *excluded* by standard liability insurances but is INCLUDED in the BAB standard cover
  - Professional Indemnity (for coaches advice),
  - Directors and Officers Insurance (to cover decisions/actions of board members / committees),
  - Libel & Slander (to cover web sites /publications etc)

It is important to realise that this cover pays for damage/injury to third parties in the event of LEGAL LIABILITY. To put it another way, if there is *not* any Legal Liability, the policy will *not* pay damages to injured “third parties”.

- **Personal Accident Insurance**, which operates in a different way. Simply, if a member is Permanently and Totally Disabled whilst taking part in Aikido, then pre-agreed lump sums up to £50,000 will be paid.

### **In what circumstances am I covered?**

Regardless of the type of insurance, cover only ever applies whilst participating in activities regulated/authorised by BAB

### **Whilst Participating in Aikido -if I injure someone who is *not* a member of B.A.B. am I covered?**

The cover indemnifies you for any legal liability for injuries sustained to a third party, *whether the Third Party is a member or not* – always providing you are participating in activities authorised/recognised by BAB

### **As a member of BAB, am I covered anywhere in the world?**

**Civil Liability:** For members of BAB, Civil Liability cover is worldwide, however, cover is restricted in USA & Canada to the following:

- Individual Instructors visiting USA / Canada
- Teams visiting USA/Canada
- Individual members of associations visiting USA/Canada in connection with the association activities.

The only exception to the above, is in respect of Libel & Slander, where only actions brought in a court of law within Great Britain / Northern Ireland / Channel Islands / Isle of Man / European Community, are covered by the policy.

**Personal Accident:** For members of BAB, cover is worldwide.

### **What Age restrictions apply?**

**Civil Liability:** There are not any age restrictions

**Personal Accident:** There is no cover for personal accident benefits once you are aged over 65 years