

SPORTSCOVER AMATEUR SPORTS INJURY
INSURANCE PROGRAM

Lloyd's insurance effected through Sportscover Europe Limited

This is to Certify that in accordance with the authorisation granted under the Contract (the number of which is B0573K0800287) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified in the Schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claim hereunder shall be forfeited.

In Witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by Sportscover Europe Limited.

1. Cover

If whilst this Policy is in force, You suffer Bodily injury, while engaged under the auspices of your Sports Association which is the sole, direct and independent cause of Your injury, then subject to the terms and conditions set out below, including in particular the Exclusions and receipt by Us of the Premium(s). We shall pay the Benefits as stated in Your Policy Schedule.

2. Definitions

In this Policy the following words/expressions have the following meanings:

- 2.1. Accident means a sudden, unexpected, unusual, specific event, which occurs at a definable time and place.
- 2.2. Operative Time whilst playing, practising and training under the auspices, control or direction of your relevant sports association and/or club, including travelling to or from any such venue for the purposes of the above.
- 2.3. Bodily Injury means an injury which;
 - 2.3.1. (a) is sustained by an Insured person whilst actively engaged in playing or practicing for the sport in which the insured and such accidental bodily injury is sustained because of participation by the insured person in the sport nominated in the schedule,
 - 2.3.2. (b) is sustained by You during the Period of this Insurance,
 - 2.3.3. (c) is caused by an Accident, and
 - 2.3.4. (d) occasions Your Disablement and/or medical treatment within twelve (12) calendar months from the date of the Accident.

- 2.4. Disablement means "Temporary Total Disablement".
- 2.5. Excess means the amount of incurred medical costs for which we will not pay you a benefit.
- 2.6. Excess Period means the number of consecutive days commencing on the date of commencement of the Temporary Total Disablement during which You must continuously suffer Temporary Total Disablement before any weekly Benefits payable under this Policy shall be due.
- 2.7. Inception Date means 12 a.m. (midnight) on the inception date shown in Your Policy Schedule.
- 2.8. Insurance Premium Tax means the Premium Tax payable to the Revenue at the rate applicable from time to time.
- 2.9. The Insured means the club/association or individual specified in the schedule being a member of a regional, state and/or national sporting association.
- 2.10. Insured Person means, any member of the Insured, any other person actively engaged in and appropriately registered for the purpose of playing the sport of the Insured.
- 2.11. Maximum Benefit Period means the total period for which Benefits will be payable under this Policy in respect of all Temporary Total Disablement pursuant to this Policy which shall be in aggregate as stated in Your Policy Schedule.
- 2.12. Medical Practitioner means a duly qualified and United Kingdom registered Medical Practitioner who is not related to You by blood or marriage.
- 2.13. Medical Expenses means any reasonable expense incurred by you from a Medical Practitioner where the expense is directly as a result of a bodily injury received whilst playing the sport nominated in the schedule.
- 2.14. Net Income Lost means average weekly income, wage or salary (including overtime) earned by an Insured Person during the twelve months immediately preceding the commencement of disablement multiplied by the number of benefit weeks. Any amount to which an Insured Person is legally entitled by way of sick leave or compensation from any Motor or Transport Accident or Social Welfare Services legislation of any kind or any other policy of insurance shall be deducted and the net figure shall be the 'Net Income Lost'.
- 2.15. Occupation means the employment, profession or occupation of or the business carried out by You as specified on the Proposal or Application Form (or as notified in writing to, and confirmed by, Us).
- 2.16. Premium means the amount payable by You to Us as specified in the Policy Schedule.
- 2.17. Temporary Total Disablement means disablement which entirely prevents You from performing each and every duty of Your Occupation.
- 2.18. We, Us, and Our means Sportscover Europe Limited as underwriting agent.
- 2.19. You, Your, Policyholder means the Person(s) named in the Policy Schedule.

3 General Conditions

- 3.1. Any fraud, mis-statement or concealment, either in the proposal or in relation to any other matter affecting this Insurance, shall entitle Us to render this Insurance null and void and any monies which have been paid by Us to You must be paid in full immediately.
- 3.2. UK Law allows the parties to choose the law applicable to this Policy. This Policy will be governed by and construed in accordance with English Law. We and the Policyholder agree to submit to the exclusive jurisdiction of the English Courts.
- 3.3. You must be permanently resident in the United Kingdom, unless specifically agreed otherwise in writing by Us.

4 Policy benefits

4.1. Capital Benefits -	Standard or Budget
Injury sustained by an Insured Person which within twelve Calendar months results in:	The benefits payable will be the following percentage of the capital benefits Specified in the schedule
4.1.1. Death of Insured Persons aged 18 years and over	100%
Death of Insured Persons aged less than 18 years	20%
4.1.2. Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot.	100%
4.1.3. Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye.	50%
4.1.4. Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot.	25%
4.1.5. Total and permanent disablement (other than disablement resulting from Events referred to in Events 4.1.2, 4.1.3, & 4.1.4) from engaging in or attending to any profession, business or occupation whatsoever provided always that the Benefits shall not be payable until such disablement has continued for a period of twelve calendar months.	100%
4.1.6. You becoming totally and permanently disabled as a result of injury sustained whilst travelling to or from an event in which you are engaged to play for the Insured we will pay 20% of the applicable capital benefit listed above.	

4.2. Medical Benefits -

We will pay the percentage specified in the schedule towards the following expenses incurred as a result of injury:

- * Hospital Accommodation
- * Ancillary Medical Benefits
- * Physiotherapy and Chiropractic
- * Dental Services (to sound whole teeth only)

This benefit covers only amounts which are not covered by National Health. Further, it only applies to the difference between any private health insurance rebate and the actual cost incurred by you.

This benefit is subject to deduction of the excess specified in the schedule and a maximum payment per claim as specified in the schedule.

4.3. Loss of Income (This section does not apply if you have purchased BUDGET cover)

Lump Sum Net Loss of Income Benefit

- 4.3.1. Total disablement from engaging in or attending to the Insured Person's usual profession, business or occupation. Cover is only provided if the Insured Person was engaged full time in that activity up to the time of the injury. Your entitlement to benefits under this section does not commence until after the expiry of the period of days specified in the schedule. The amount of the benefit shall be the lesser of the percentage of Net income Loss specified in the schedule and the maximum amount specified for this benefit in the schedule.

Injury Assistance and Parents Inconvenience Benefit

- 4.3.2. No compensation shall be payable in respect of this benefit should there be any amount payable under Section 4.3.1. We will reimburse an Insured Person with the percentage specified in the schedule of non medical expenses directly relating to the injury. There is no claim unless the period of total disablement continues for more than the period specified in the schedule. We will not pay more than the maximum limit specified in the schedule for this benefit.

5. Cancellation

- 5.1. We may cancel this Policy for any reason by giving written notice to You at Your last known address confirming that all cover will cease thirty (30) days after the date of Our notice. We will return a rateable proportion of any Premium paid by You in respect of any unexpired cover (if any).
- 5.2. You may cancel this Policy within ten (10) days after the Inception Date by writing to Us and We will refund any Premium and Insurance Premium Tax that may have been collected provided that no claim has been notified to Us. If You do not do so You will be deemed to have accepted this Policy and to have agreed to be bound by its terms and conditions. Thereafter, You have the right to cancel this Policy at any time by giving Us written notice at Our Registered Office. Cancellation will be effective upon receipt of the written notice by Us. We will return a rateable proportion of any Premium paid by You in respect of any unexpired cover (if any), provided that no claim has been notified to Us. You will be reasonable for cancelling the Direct Debit Mandate (if applicable).

6 Exclusions

We will not be liable for Injuries/Disablement directly or indirectly resulting from:

- 6.1. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or Your own criminal act, or being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical accident or injury to You).
- 6.2. Your engaging in or taking part in any sport/s other than the sport/s nominated in the Schedule.
- 6.3. Driving or riding in any kind of race, or your taking part in hazardous sports not declared to Underwriters, pursuits or pastimes or engaging in naval, or military and air force services or operations.
- 6.4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, riots, strikes, civil commotion, rebellion, insurrection, or military or usurped power. This exclusion includes but is not limited to civil disorders of any kind, to any security measures that may result in the closure of the venue or the non-access to it, or to the non-participation by attendees or performers, whether voluntary or compulsory. The word "War" includes undeclared war, civil war, insurrection, rebellion, revolution, war-like act by military force or military personnel, destruction or seizure or use for a military purpose, and including any consequences of any of these.
- 6.5. Any pre-existing defect, infirmity or sickness at the time of an accident or which has not been disclosed by You on the Application Form for this risk and each renewal thereafter.
- 6.6. Your engaging in Air Travel except as a passenger in a property licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.
- 6.7. All claims arising out of unreasonable failure to seek or follow medical advice.
- 6.8. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- 6.9. Ionising radiation or radioactive contamination.
- 6.10. Contracting a sexually transmitted disease, pregnancy, childbirth, miscarriage, abortion or infertility treatment and also medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments.
- 6.11. Any medical or surgical procedure performed on You for any gradually developing bodily deterioration whatever the cause of that deterioration.
- 6.12. If the Injury arises from sickness, disease or disorder of any kind.

7 Claim Conditions

- 7.1. Written Notice must be given to Us within thirty (30) days (or as soon as reasonably thereafter) of becoming aware of any Accident which causes or may cause Disablement within the meaning of this Insurance and, if applicable, You must as early as possible, place Yourself under the care of a duly qualified Medical Practitioner.
- 7.2. Written Notice must be given to Us as soon as reasonably practicable in the event of the death of the Policyholder resulting or alleged to result from an Accident.
- 7.3. No claim will be accepted under this policy by Us until We have received a completed claim form together with satisfactory medical evidence, proof of age and Occupation, employer's certificates and such other documents We may reasonably require.
- 7.4. If the consequence of an Accident shall be aggravated by any condition of physical disability that You had which existed before the Accident occurred, the amount of any compensation payable under this Insurance in respect of the consequences of the Accident shall be the amount which it is reasonably considered could have been payable if such consequences had not been so aggravated.
- 7.5. In event of a claim under this Insurance, You shall allow all medical records, notes and correspondence referring to the claim or related pre-existing conditions to be made available on request, in accordance with all statutory provisions relating to access medical records, to the medical adviser appointed by Us or on Our behalf (at Our own expense) and such medical adviser shall be allowed, so often as may be deemed necessary, to make an examination of You.
- 7.6. Once We have accepted the claim for Disablement We will pay benefits, at the completion of your treatment and upon receipt of satisfactory evidence of your medical expenses or return to work after Temporary Total Disablement.
- 7.7. All Temporary Disablement benefits shall cease on Your Death.
- 7.8. The maximum weekly benefit shall not exceed 75% of Your Income, less benefit from any other insurance policy or benefits paid to You by an employer. Proof of net income may be required from an independent and qualified third party. In the event that the weekly benefit exceeds the aforesaid limit then any claim shall be evaluated upon 75% of Your Income.
- 7.9. Odd days of benefit will be payable at one seventh of the weekly benefit. Weekly benefit will only be payable in respect of complete days of disablement.
- 7.10. During the currency of the claim You must continue to pay any relevant Premiums and Insurance Premium Tax as originally stated in the Policy Schedule if and when they fall due.
- 7.11. Benefits shall NOT be payable for more than one of the events in the "policy benefits sections 4.1 and 4.3" in respect of the same occurrence.
- 7.12. Benefits payable for "policy benefits section 4.1" shall be reduced by any sum already paid under section 4.2 and 4.3 in respect of the same occurrence. After the happening of any one of events in section 4.1 there shall thereafter be NO further liability under the policy in respect of the same Insured Person.
- 7.13. Benefits shall NOT be payable under more than one of the events for disablement resulting from any further occurrence whilst there is an existing entitlement for Benefits.
- 7.14. Benefits shall NOT be payable unless you shall as soon as possible after the happening of any occurrence obtain and follow proper medical advice from a legally qualified Practitioner.

- 7.15. Benefits shall NOT be payable for any period after the Insured Person has resumed playing or training for the sport nominated in the schedule except for subsequent unrelated occurrences.
- 7.16. Benefits shall NOT be payable for that part of the benefit payable under Loss of Income for which department of Social Welfare benefits or other benefits can be claimed.
- 7.17. Benefits shall NOT be payable if the Insured Person or his/her dependents are entitled to receive any compensation or benefits as a result of the bodily injury suffered, from any source whatsoever.
- 7.18. We will at our own expense have the right and opportunity to examine the insured person when as often as we may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by law.

8 Claims Procedure

- 8.1. If You wish to make a claim, either contact the Intermediary who arranged this Insurance for You or contact Sportscover (as per the address below). When submitting the claim form You must give your Policy reference. Please note that if medical treatment has been received you must obtain medical certificates showing the nature of the injury. All circumstances that are likely to give rise to a claim under this Insurance should be notified within thirty (30) days after the occurrence (or as soon as reasonably practicable thereafter).

9 Complaints Procedure

- 9.1. It is always our intention to provide a first class standard of service. However, if you have any cause for complaint you should, in the first instance, contact the Intermediary who arranged this insurance for you. Should the matter not be resolved to your satisfaction please write to the Managing Director of Sportscover Europe Limited at 3 Minster Court, Mincing Lane, London EC3R 7DD.
- 9.2. If your complaint is not dealt with to your satisfaction, you can contact the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
One Lime Street
EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

- 9.3. Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

ENDORSEMENT TO POLICY WORDING

WAR AND TERRORISM EXCLUSION

Coverage Under this policy excludes all direct and indirect consequences of any act or threat of terrorism and / or war.

This exclusion includes but is not limited to civil disorders of any kind, to any security measures that may result in the closure of the venue or the non-access to it, or to the non-participation by attendees or performers, whether voluntary or compulsory.

The word "War" includes undeclared war, civil war, insurrection, rebellion, revolution, war-like act by military force or military personnel, destruction or seizure or use for a military purpose, and including any consequences of any of these.

War Actual or Threatened	actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
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Civil Commotion	civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.
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TERRORISM EXCLUSION (27.09.01)

This insurance does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from one or more of the following:

1. "Terrorism" or the fear thereof
2. The attacks on New York and Washington in the United States of America on 11 September 2001
3. Anti-terrorist measures or punitive or retaliatory action in respect of 1 or 2 above, or the fear thereof, by or on behalf of any government, State or Country.

Definition

"Terrorism" means:

- a) Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto

b) Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards influencing the general public or any part thereof.

In any action, suit or other proceedings where Underwriters allege that by reason of the Exclusion any loss is not covered by this Insurance the burden of proving that such loss is covered shall be upon the Assured.

SPORTSCOVER EUROPE LIMITED Registered in England & Wales No. 3726678

LONDON	3 Minster Court, Mincing Lane, London, EC3R 7DD	Ph: +44 (0)20 7398 4080
MELBOURNE	271 – 273 Wellington Road, Mulgrave, Vic. 3170	Ph: +61 3 8562 9100
SYDNEY	Suite 1, Level 2, 68 Macquarie Street, Parramatta, NSW 2150	Ph: +61 2 8833 5800

Fax: +44 (0)20 7398 4090
Fax: +61 3 8562 9111
Fax: +61 2 8833 5811

Email: info@sportscover.com

Website: www.sportscover.com

Insurance FAQ's

Glossary of Abbreviations:

BCCMA	-	British Council for Chinese Martial Arts
WWSI	-	Worldwide Sports Insurance UK Ltd.
PL/PI	-	Public Liability/Professional Indemnity Insurance
PA	-	Personal Accident Insurance
GP	-	General Practitioner

The BCCMA insurance states that I can only coach BCCMA members or officiate in BCCMA competitions. But I also coach in my local school/college/community centre where many of the participants are not registered with BCCMA. Does my insurance cover me for this?

Within the existing terms and conditions of the PL/PI Insurance Instructors/Coaches are covered to teach students that are not members of the BCCMA in the following circumstances:-

- i. Community Coaching;
- ii. After School Clubs;
- iii. OAP Clubs/Homes;
- iv. Care in the Community Projects;
- v. Other scenarios with prior agreement of insurers.

These activities are deemed to be non commercial ventures, however, Coaches/Instructors are permitted to receive reasonable out of pocket expenses for such classes, provided this is not the Instructors primary source of income. The "community" sessions are to be Non-Contact and/or Light Contact only. If Semi or Full Contact classes are provided students must become BCCMA Members. The policy will indemnify the Coach/Instructor only – there is no cover for the students or the community group providing the classes.

That's fine but I have a contract with my local gymnasium to provide a number of sessions per week for which I am paid a fee. The students are members of the gym and not the BCCMA. Am I covered for this?

Instructors/Coaches sub-contracted into a third party premises (Gymnasium; Leisure Centre; Adult Education etc.) as a commercial venture, to teach non BCCMA Members can be covered, however, the premium charged increases from £45 per annum to £65 per annum.

BCCMA sanctioned competitions are automatically covered by the Council's insurance policy, but what about BCCMA Members that organise "Open" Competitions or BCCMA Members taking part in "Open" Competitions organised by another Governing Body?

The PA Cover is operative whilst members are taking part in "Open" Competitions organised by other "Martial Art Styles", however no cover applies to any competitions involving Kick Boxing; Muay Thai; Brazilian Jujitsu; Total Combat; & Cage Fighting.

PL/PI – Open Competitions NOT Organised by BCCMA Members:

PL/PI Cover is operative whilst members take part in "Open" Competitions provided the competition is organised in accordance with the rules of a Martial Arts Governing Body recognised and approved by the Sports Council. The Organisers of such competitions/events must carry Public Liability insurance to a limit of indemnity of at least £2m any one event. No cover applies to any competitions involving Kick Boxing; Muay Thai; Brazilian Jujitsu; Total Combat & Cage Fighting.

PL/PI – Open Competitions Organised by BCCMA Members:

BCCMA Member Organisations arranging "Open" Competitions can extend the PL/PI & PA Insurances to cover the Event at an additional £1(inclusive of IPT) per non BCCMA Member Competing, which will be deemed to grant them temporary membership of the BCCMA for the period of the competition and therefore covered by the BCCMA insurances for that period. All "temporary" members must acknowledge and abide by the Rules and Regulations of the BCCMA.

Cover will need to be arranged by the Event Organisers prior to the Event taking place with a declaration of the expected number of "temporary members" competing and an adjustment if necessary after the event. A Competitor Register will need to be submitted.

PL/PI – BCCMA Member Closed Competitions:

BCCMA Member Organisations arranging closed competitions in accordance with BCCMA Rules and Regulations are covered.

Instructors/Coaches have PL/PI cover to Referee/Judge in their chosen discipline, provided that they are suitably qualified and authorised by the BCCMA or its affiliated clubs.

We hold taster sessions for our Club, whilst the Club and Instructors are registered with the BCCMA, some of the people attending the taster sessions will not be. Am I insured to coach these taster sessions?

Instructors are covered to coach the taster sessions, but these are to be Non-Contact and/or Light Contact only. After 4 taster sessions, the students are expected to become members of the BCCMA if they wish to continue to train. The probationary students are not covered by the PA insurances until they become members of the BCCMA. Probationary Students are covered as Temporary Members for the PL/PI for the 4 taster sessions only. Coaching probationary students in these circumstances does NOT invalidate the Club's or the Instructor's insurance.

What if after the Taster Sessions, a probationary student decides that they want to continue training on a Light or Non Contact basis, but they do not wish to join the BCCMA?

The Instructor should not let this happen under any circumstances. If an Instructor allows a non-member student to attend their BCCMA sessions beyond the 4 "taster" sessions, the instructor is at risk of invalidating their Instructors PL/PI insurance.

Is our club committee covered by BCCMA PL/PI & PA insurance policies?

Yes, provided the Club, it's Instructors and Members are registered with the BCCMA. Committees may wish to consider additional covers such as Trustee Indemnity or Directors & Officers Liability which protects the committee members against defined wrongful Acts. For more information please contact WWSI

What does my insurance as a BCCMA Member Insurance cover me for?

Please see the insurance summary on the BCCMA web-site,

I need surgery for my injury does BCCMA insurance cover me for the cost of this?

No. You will need to purchase Private Medical Insurance to secure this type of benefit.

Can I claim for sports massage under the Medical Expenses benefit under the PA Insurance ?

No. If you have a specific injury arising from playing/training in Martial Arts and you are referred to a physio' by your GP, you can claim a proportion of the cost from the BCCMA Insurance.

Our club is travelling to Europe to compete in a tournament. the club and players are all BCCMA Members but those that we are competing against are not BCCMA Members. Are we still covered by BCCMA club and member insurance?

Provided the Tournament is sanctioned by a recognised Martial Arts Governing Body, in the country where you are competing, the BCCMA insurance extends to Europe. There is a UK Jurisdiction, however, which means that any liability claims against you will have to be brought in the UK courts.

It is imperative that members competing abroad purchase Travel Insurance which will cover them for competing in sporting tournaments. Please contact WWSI for a travel insurance quotation.

I occasionally travel to Europe over the weekend to carry out coaching to non-BCCMA Members – does my BCCMA PL/PI and PA Insurance cover this activity?

The PA insurance for you as an instructor is valid worldwide, so yes you are covered. But you should still purchase Travel Insurance which will cover you the additional costs that you may incur if you are injured while taking part in your martial art whilst overseas. Please contact WWSI for a travel insurance quotation.

Provided that your Coaching insurance includes the instructing of non-BCCMA members and that the trip does not exceed 5 days in total, the insurance is extended to cover this activity. These sessions are to be Non-Contact and/or Light Contact only. If Semi or Full Contact classes are provided students must be registered with the appropriate National Governing Body. The policy will indemnify the Coach/Instructor only – there is no cover for the students or the European group providing the classes.

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 Exclusion as defined in Exclusion N in the Policy Wording (page 4/11)

“(N) Any Personal Injury caused and/or contributed by any Insured and/or to any participant caused and/or contributed by any participant in a match and/or practice in regards to Category 4 Sports unless specified in the schedule.”

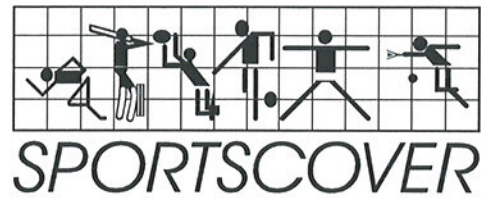
Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout and the opponent brings an action against him. This is NOT covered.

Member as defined in the Policy wording is

“10. “Member” means any member, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport named in the schedule.”

Member to Member cover is the liability of one Member to another Member provided that they are not a participating in the Sport 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.



Policy Schedule


Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number PLON99/0069487

The Insured	BRITISH COUNCIL OF CHINESE MARTIAL ARTS		
Address	54 WREN ROAD SIDCUP KENT DA14 4NG UNITED KINGDOM		
Postal Address	JONATHAN SCOTT HALL THORPE ROAD	NORWICH	NR1 1UH UNITED KINGDOM
Sport / Activities	MARTIAL ARTS		
Teams / Members	MEMBERS DECLARED MONTHLY		
Period of Insurance	From 1/04/2009 to 31/03/2011. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium		

SPORTS INJURY		
UNDERWRITTEN BY	Sportscover Syndicate 3334 at Lloyd's	
Clause 4.1 Capital Benefits	The percentage of this amount which is Payable for each of events 4.1.1. to 4.1.6. as set out in the policy	£ 25,000
Clause 4.2 Medical Benefits	The percentage of the expenses covered under this section is	80%
	The percentage of physiotherapy expenses covered under this section is	75%
	The excess payable for each claim under this section is	£ 50 Excess
	The maximum amount payable per claim under this section	£ 500 Limit
Clause 4.3.1 Loss of Income	The amount payable is the lesser of 75% Net Income Lost or	£ 100 Per Week
	The maximum claim period is	52 Weeks
	The period of days not covered is	10 Days
Clause 4.3.2 Injury Assistance	The amount payable is the lesser of 75% of Non Medical Expenses or	£ 30 Per Day
	The maximum amount payable per claim is	£ 1,500 Limit
	The period of days not covered is	10 Days
MEMBERS PA POLICY		
Excluding Muay Thai, Brazilian Jujitsu and Kickboxing.		
It is noted and agreed that this policy is in respect of declarations made to SPORTSCOVER EUROPE LTD for Members where the individual periods of insurance attach for the periods 01/04/2009 to 31/03/2010. No one period of insurance to be greater than twelve months		

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.		Premium
 SIGNATURE	<u>19/06/2009</u> DATE	IPT
		Total



SPORTSCOVER

Policy Schedule


Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

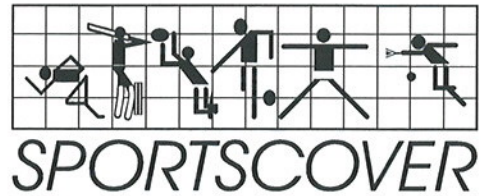
Policy Number PLON99/0069486

The Insured	BRITISH COUNCIL OF CHINESE MARTIAL ARTS		
Address	54 WREN ROAD SIDCUP KENT DA14 4NG UNITED KINGDOM		
Postal Address	JONATHAN SCOTT HALL THORPE ROAD	NORWICH	NRI 1UH UNITED KINGDOM
Sport / Activities	MARTIAL ARTS		
Teams / Members	INSTRUCTORS DECLARED MONTHLY		
Period of Insurance	From 1/04/2009 to 31/03/2011. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium		

SPORTS INJURY			
UNDERWRITTEN BY	Sportscover Syndicate 3334 at Lloyd's		
Clause 4.1 Capital Benefits	The percentage of this amount which is Payable for each of events 4.1.1. to 4.1.6. as set out in the policy		£ 50,000
Clause 4.2 Medical Benefits	The percentage of the expenses covered under this section is		80%
	The percentage of physiotherapy expenses covered under this section is		75%
	The excess payable for each claim under this section is		£ 50 Excess
	The maximum amount payable per claim under this section		£ 500 Limit
Clause 4.3.1 Loss of Income	The amount payable is the lesser of 75% Net Income Lost or		£ 150 Per Week
	The maximum claim period is		52 Weeks
	The period of days not covered is		10 Days
Clause 4.3.2 Injury Assistance	The amount payable is the lesser of 75% of Non Medical Expenses or		£ 30 Per Day
	The maximum amount payable per claim is		£ 1,500 Limit
	The period of days not covered is		10 Days
INSTRUCTORS PA POLICY			
Excluding Muay Thai, Brazilian Jujitsu and Kickboxing.			
It is noted and agreed that this policy is in respect of declarations made to SPORTSCOVER EUROPE LTD for INSTRUCTORS where the individual periods of insurance attach for the periods 01/04/2009 to 31/03/2010. No one period of insurance to be greater than twelve months			

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.		Premium
 SIGNATURE	<u>19/06/2009</u> DATE	IPT
		Total

Printed by: B.W.



Policy Schedule


Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number PLON99/0069485

The Insured	BRITISH COUNCIL OF CHINESE MARTIAL ARTS		
Address	54 WREN ROAD SIDCUP KENT DA14 4NG UNITED KINGDOM		
Postal Address	JONATHAN SCOTT HALL THORPE ROAD	NORWICH	NR1 1UH UNITED KINGDOM
Sport / Activities	MARTIAL ARTS		
Teams / Members	MEMBERS DECLARED MONTHLY		
Period of Insurance	From 1/04/2009 to 31/03/2011. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium		

PUBLIC LIABILITY	
UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's	
*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £5,000,000 £NIL Excess	
PROFESSIONAL INDEMNITY	
UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's	
*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £1,000,000 Aggregate Limit £1,000,000 £NIL Excess	
Retroactive Date: 1/10/2007 Excluding Muay Thai, Brazilian Jujitsu and Kickboxing.	
It is noted and agreed that this policy is in respect of declarations made to SPORTSCOVER EUROPE LTD for Members where the individual periods of insurance attach for the periods 01/04/2009 to 31/03/2010. No one period of insurance to be greater than twelve months	

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.		Premium
 <p>SIGNATURE</p>	<p><u>19/06/2009</u></p> <p>DATE</p>	IPT

		Total

Printed by: B.W.



SPORTSCOVER

Policy Schedule


Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number PLON99/0069484

The Insured	BRITISH COUNCIL OF CHINESE MARTIAL ARTS		
Address	54 WREN ROAD SIDCUP KENT DA14 4NG UNITED KINGDOM		
Postal Address	JONATHAN SCOTT HALL THORPE ROAD	NORWICH	NRI 1UH UNITED KINGDOM
Sport / Activities	MARTIAL ARTS		
Teams / Members	INSTRUCTORS DECLARED MONTHLY		
Period of Insurance	From 1/04/2009 to 31/03/2011. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium		

PUBLIC LIABILITY	
UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's	
*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £5,000,000 £NIL Excess	
PROFESSIONAL INDEMNITY	
UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's	
*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £5,000,000 Aggregate Limit £5,000,000 £NIL Excess	
Retroactive Date: 1/10/2007	
INSTRUCTORS PL POLICY Excluding Muay Thai, Brazilian Jujitsu and Kickboxing.	
It is noted and agreed that this policy is in respect of declarations made to SPORTSCOVER EUROPE LTD for INSTRUCTORS where the individual periods of insurance attach for the periods 01/04/2009 to 31/03/2010. No one period of insurance to be greater than twelve months	

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.	
 SIGNATURE	Premium
	IPT
	Total
	<u>19/06/2009</u> DATE

Printed by: B.W.



SPORTSCOVER

Policy Schedule

Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number PLON99/0071290

The Insured	BRITISH COUNCIL OF CHINESE MARTIAL ARTS
Address	54 WREN ROAD SIDCUP KENT DA14 4NG UNITED KINGDOM
Postal Address	JONATHAN SCOTT HALL THORPE ROAD NORWICH NR1 1UH UNITED KINGDOM
Sport / Activities	MARTIAL ARTS
Teams / Members	COMMERCIAL INSTRUCTORS DECLARED MONTHLY
Period of Insurance	From 1/04/2009 to 31/03/2011. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

PUBLIC LIABILITY

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's

*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £5,000,000
£NIL Excess

PROFESSIONAL INDEMNITY

UNDERWRITTEN BY Sportscover Syndicate 3334 at Lloyd's

*Sum Insured (Limit of Indemnity any one occurrence) for the conduct of the Sport / Activities detailed above £5,000,000
Aggregate Limit £5,000,000 £NIL Excess

Retroactive Date: 1/07/2008

COMMERCIAL INSTRUCTORS PL POLICY
Excluding Muay Thai, Brazilian Jujitsu and Kickboxing.

**It is noted and agreed that this policy is in respect of declarations made to SPORTSCOVER EUROPE LTD for INSTRUCTORS where the individual periods of insurance attach for the periods 01/04/2009 to 31/03/2010.
No one period of insurance to be greater than twelve months**

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.



19/06/2009
DATE

Premium

IPT

Total

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