

# BRITISH JUDO ASSOCIATION INSURANCE SUMMARY



**BRITISH  
JUDO**



JudoScotland



2011

**perkins**slade  
Intelligent Insurance

# Introduction

## PERKINS SLADE LTD

Perkins Slade Ltd is one of the largest independent insurance brokers in the UK. Founded in 1970 the company employs over 70 people at its Birmingham office.

## SPORTS TEAM

The Perkins Slade Sports team provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

### Important Note:

You should download and read our Terms of Business, the most recent version is available on our website, [www.perkins-slade.com](http://www.perkins-slade.com), please select "Terms of Business" at the foot of the Home page.

In addition, our Status Disclosure and insurers Civil Liability and Personal Accident summaries are available on our website <http://www.ps-judo.com>

If you are unable to access our website and need a printed copy of all of these documents, please contact us on 0121 698 8000 and we will post copies to you.

If you need to download Adobe Acrobat to enable you to read these documents, please follow the instructions on <http://get.adobe.com/uk/reader/>

We recommend that you print and permanently retain a copy of these documents for future reference.

If you have any questions regarding the content of these documents we will be happy to discuss them with you.

We believe that the Insurance Scheme for the British Judo Association meets the demands and needs of a judo club and its licence holders.

## INSURANCE SCHEME FOR BRITISH JUDO ASSOCIATION

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you and your members could be held personally financially liable to compensate for losses which you are not insured against.

Covers provided are summarised as follows:

- **Civil Liability** - provides protection from the consequences of claims against the association, club (including its officers) and licence holders for injury, financial loss or damage to property, where negligence occurs.
- **Personal Accident** - automatic compensation following an accident to a licence holder.
- **Club Assets** - cover is automatically provided for all affiliated clubs who have registered for cover with the association. Assets include judo mats, scoring equipment and trophies up to a value of £5,500.

Perkins Slade Ltd have worked with British Judo Association to understand the insurance requirements of their members.

In addition to this package of covers, we are also able to offer other sports related products such as Physiotherapy, Fidelity Guarantee, Legal Expenses, Employers Liability and Travel Insurance (standard cover provided by Travel Agents is rarely adequate to insure sports competition activity, or even high intensity training). Teams going abroad can arrange group travel cover which includes participation in competition or training activities and is available online via the website [www.ps-sports-quote.com](http://www.ps-sports-quote.com). Travel cover is also available on an individual or family basis, annually or for one-off trips.

---

The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from Perkins Slade Ltd:

3 Broadway, Broad Street, Birmingham, B15 1BQ  
Telephone: 0121 698 8000 Facsimile: 0121 625 9000  
Email: [britishjudoinsurance@perkins-slade.com](mailto:britishjudoinsurance@perkins-slade.com)

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Civil Liability, Personal Accident and Property Insurances are provided by Royal & Sun Alliance Insurance plc, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Royal & Sun Alliance (RSA) is authorised and regulated by the Financial Services Authority

The Excess of Loss Insurance is underwritten by Brit Insurance Limited (registered number 02763688). Registered in England and Wales at 55 Bishopsgate, London EC2N 3AS. Brit insurance Limited is authorised and regulated by the Financial Services Authority.

---

# Outline of cover

## 1. CIVIL LIABILITY

All judo club licence holders [including players, coaches, officials, volunteers and casual helpers] have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in judo can and will happen and in this age of litigation both clubs and their licence holders are vulnerable to claims that can sometimes involve very large sums of money.

Appropriate cover is therefore essential and, indeed, it is demanded by Local Authorities before clubs can use their facilities.

Civil Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property. This includes the following sections of cover:

Public Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Professional Indemnity	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
Libel and Slander	Protection against the consequences of defamatory statements, this is important in respect of any newsletters / brochures you may produce, or internet forums held on your website
Abuse	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover)
Directors and Officers	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation

Civil Liability provides clubs/coaches/officials/volunteers and licence holders with a breadth of cover that is rarely available through non-specialist brokers.

### Indemnity is extended to:

- club activities, including training, competitions and displays, social, fundraising and administrative activities.
- a club licence holder who causes injury or financial loss to a fellow licence holder, or damage to property.
- a club which borrows, rents or leases a premises for sporting or social purposes and is held liable for damage to the facility.
- individuals who may be interested in joining a club, for a maximum of 4 initial "taster" sessions. For indemnity to apply it is essential their name is properly recorded and the documents retained. The individual must be licensed by the British Judo Association from their 5th visit.

**The shaded areas are sections of cover provided by the Civil Liability policy over and above those of a standard Public Liability policy.**

### General:

#### Limit of Indemnity:

<b>Civil Liability</b>	<b>£10,000,000</b>	any one event
	<b>£10,000,000</b>	any one period of cover for Products / Pollution / Directors & Officers
	<b>£2,500,000</b>	any one period of cover for Abuse
	<b>£250,000</b>	Legal Defence Costs

Directors & Officers and Abuse claims are costs inclusive.

The Limit of Indemnity is **£10m** for any one occurrence, with an inner limit of **£2.5m** in respect of Abuse. The Excess layer is underwritten by BRIT Insurance. Master Policy Number RSA RTT254782. Policy number BRIT F10133322A.

The Limit of Indemnity is the maximum amount of damages Insurers will pay in relation to the settlement of a claim.

There is no Policy excess.

The British Judo Association are committed to creating and maintaining the safest possible environment for children and young people to participate in our sport and fully accepts its responsibility to safeguard their welfare by doing as much as possible to protect them from all forms of abuse whether sexual, physical or emotional harm from neglect or bullying.

Under the current Civil Liability Policy we can confirm that the committees are protected for civil actions brought against them as a result of abuse, as long as they were not aware and/or had not allowed the abuse to occur.

**You must report every claim and any incident, that is likely to give rise to a claim in the future, to BJA Head Office for the attention of the Corporate Director. For incident notification and recording guidelines see your clubs Certificate of Insurance.**

## Principal Exclusions

Liability arising out of:

- deliberate, dishonest or criminal acts of the Insured
- injury to Employees
- ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- damage to data
- loss of or damage to your own property
- the person accused of abuse alleged to be the abuser
- medical malpractice
- abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- incidents prior to the retroactive date
- incidents / claims known to you but not reported to Insurers.
- product guarantee or recall, repair or replacement

Restricted cover applies in respect of legal actions brought in a court of law within the USA or Canada.

The Civil Liability cover is provided on a "claims made" basis - which means that there has to be a policy in force at the time at which the incident is first reported to us, not necessarily at the time the activity was undertaken. Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Perkins Slade immediately.

## Retroactive Date

The Civil Liability cover will exclude incidents happening before the retroactive date, as stated on the clubs Certificate of Insurance.

## 2. PERSONAL ACCIDENT

This provides a "no-fault" compensation for licence holders between the ages of 5 and 80 who are injured whilst participating in an authorised/organised activity of the BJA anywhere in the world (includes direct travel to and from the activity within the UK only).

Individuals who are not licence holders are not covered by this policy

The benefits are:

	Benefits
Death	£5,000
Loss of eye[s], limb[s], hearing	£50,000
Permanent Total Disability from any and every kind*	£50,000

Hospitalisation	£25 per full day, up to 52 weeks
Convalescence [Should a stay in hospital as an inpatient exceed 7 days]	£100
Emergency Dental Expenses	£750
Broken bones	
Arm (humerus, radius, ulna, carpus, collarbone – clavicle)	£200
Leg (femur, tibia, fibula, tarsus)	£300

Benefits are subject to the Policy Terms and Conditions.

Note: there is a £50 excess on each and every claim in respect of dental expenses.

\*Permanent Total Disablement from any gainful employment or gainful occupation for which the Insured Person is fitted for by education training or knowledge.

Master Policy Number RKK692531. Underwritten by RSA.

## 3. CLUB ASSETS

Cover is automatically provided for all affiliated clubs who have registered for cover with the association. Assets include judo mats, scoring equipment and trophies up to a value of £5,500.

**A £250 Excess applies.**

### Principal exclusions:

- loss in transit from any unattended vehicle
- theft unless by forcible or violent means
- breakage whilst in use
- theft of trophies by holder and failure to return

**If further cover is required, please contact Perkins Slade Sports team on 0121 698 8000.**

Master Policy Number RTT229216. Underwritten by RSA.

# Outline of cover cont'd

## 4. OPTIONAL INSURANCES

The following additional insurances are available from Perkins Slade Limited at an extra cost to the club or individual:

### 1. Overseas Travel

Normal cover provided by Travel Agents is rarely adequate to insure competition activity, or even high intensity training. Clubs going abroad can arrange [through Perkins Slade] team travel cover, which includes any competitive or training activity by clicking on the BJA website [www.ps-judo.com](http://www.ps-judo.com)

#### Benefits include:-

**Medical Expenses up to £10million, Personal Baggage £3,000 and Cancellation cover up to £5,000. Discounts are available for larger groups.**

### 2. Legal Expenses

This Policy will cover legal costs and expenses of up to £50,000 per claim and there is no limit to the number of claims that can be made. Costs covered include fees and expenses of solicitors, barristers and expert witnesses, together with court costs and opponents' costs if they are awarded against a club in a civil case.

The Policy covers a wide range of situations, including:-

- defence of employment disputes. If a club faces court or tribunal proceedings from an existing, past or even prospective employee, this cover will pay legal costs and expenses to defend your legal position.
- legal defence cover. Every organisation is subject to a mass of legislation, including such laws as the Health & Safety at Work Act, Sex Discrimination Act and Race Relations & Disability Acts. All are being enforced with increasing vigour. The Policy will protect an insured club's legal rights prior to the issue of such legal proceedings.

### 3. Employers Liability

Where a club employs someone it must by law have Employers Liability insurance, you may also need employers' liability insurance for someone who works for you, (even if they do not receive remuneration or if they are working in a voluntary capacity) if any of the following apply:

- You have the right to control where and when they work and how they do it;
- You supply most materials and equipment;
- You require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work.

Perkins Slade can provide cover up to the limit of £10,000,000.

### 4. Fidelity Guarantee

A policy can be purchased to cover your clubs loss of money or goods arising from the dishonest or fraudulent acts of your employees or other defined persons.

### 5. PS Sports PhysioCare

Provides fast access to professionals who will accurately diagnose and effectively treat the injury. Early intervention improves the chances of a full and safe recovery and reduces the chance of recurrence.

Key features include:

- over £1,000 of treatment per year
- treatment available only a short distance from your home or work

#### What is Covered

IPRS will provide Treatment for any musculoskeletal disorder (MSD) sustained during the Agreement Period, provided always that the MSD has caused the person to be absent from their Occupation for a continuous period of not less than the Waiting Period.

Cover shall be continually operative 24 hours, 7 days a week during the Agreement Period.

The level of cover that has been purchased is stated in the Schedule.

All Treatment will be arranged by IPRS only, and referred into their network of Associate Practices.

Expenses for Treatment which were incurred before the commencement of this Agreement or the acceptance of a claim by IPRS will not be reimbursed.

#### What is not Covered

Treatment will not be provided:

- i) for an MSD which did not specifically occur within the Agreement Period,
- ii) for an MSD where, in the opinion of IPRS, it is neither reasonable nor clinically appropriate or necessary to do so,
- iii) for an MSD which occurred within 7 days of the commencement of the Agreement. This does not apply for renewal Agreements,
- iv) for an MSD for which the person has previously received Treatment under this Agreement,
- v) if the person is under 16 or over 65 years of age,
- vi) if the person does not have an Occupation or is a member of the Armed Forces,
- vii) for an MSD which the person sustained whilst working or training as a Professional.

**For more information please contact Perkins Slade Sports team on 0121 698 8000.**



Perkins Slade Ltd, 3 Broadway, Broad Street, Birmingham, B15 1BQ  
Telephone: 0121 698 8000 Facsimile: 0121 625 9000 Email: [britishjudoinsurance@perkins-slade.com](mailto:britishjudoinsurance@perkins-slade.com)

Perkins Slade Ltd. is authorised and regulated by the Financial Services Authority.

Complaints procedure: any queries or complaints relating to this insurance should be referred to Perkins Slade Ltd.

All photographs are copy written to British Judo Association with permission of Mike Varey.