

## **British Judo Association Civil Liability Frequently Asked Questions**

### **What is Civil Liability insurance?**

Civil Liability Insurance provides for legal liability following negligence, nuisance or trespass. Unlike other liability insurances, it not only covers Public Liability (where you are liable for injury or damage to other persons or their property), but also includes cover for the following, which are excluded from other providers standard covers:

- Professional Indemnity – injury following advice (e.g. during coaching/Instruction)
- Directors and Officers cover – for decisions made by committees
- Libel & Slander – liability following something you might have said or written down (including website, emails etc..)

### **How is Employers Liability different to Public Liability?**

Employers Liability protects the employer in the event of an injury to an employee, for which the Employer is liable for. i.e. when the employee sues the employer.

Public Liability protects the Club / Association/Governing Body / Instructor / Member / Employee if a member or public sue them for injury /damage caused by the club etc.

Please note Employers Liability is not provided to the clubs by the BJA insurance scheme. Cover can be obtained directly from Perkins Slade on 0121 698 8177.

### **Who/What is the covered by the Civil Liability Insurance?**

The Civil Liability is designed specifically to meet the needs of the British Judo Association, its clubs, licence holders and volunteers.

### **What is meant by 'Claims Made'?**

The Civil Liability policy is written on what is known as a "claims made" basis. This means that the policy provides cover for those claims reported during the period of insurance, rather than the policy that was in force at the time of the incident.

### **I am a committee member, what protection do I get?**

As a committee member, you may not realise it, but the constitution of your club almost certainly makes you personally liable for the liability of the organisation. Civil Liability provides Directors and Officers cover in order to protect you in the event of you being sued for negligent decisions.

### **Does the policy cover me for everything I do?**

The policy covers you for activities that are recognised and approved by the British Judo Association, which broadly includes but is not limited to club administration, training, grading, competitions, Judo Fit, Gymnastics for Judo, Judo for self defence, club social events as authorised by the BJA

### **Does the policy cover anyone who is not defined as UK resident?**

No, only UK residents may be covered by the policy.

### **What is the age limit?**

There is no age limit.

## If I am injured, can I claim from the Civil Liability policy?

No, the Civil Liability policy provides protection for claims made against you by third parties due to your negligence, subject to the terms and conditions of the policy. If you are injured and believe that a third party is at fault, you should seek legal advice on how to pursue a claim against the person(s) responsible for causing the injury.

## If I am injured, can I claim from the Personal Accident policy?

The BJA have arranged for a **Personal Accident policy** to be included for its members. This provides a benefit for particular injuries YOU may suffer whilst undertaking the recognised/authorised activities of the association.

Below is a summary of the cover and benefits of the Personal Accident policy:

### Insured Person

Any licence holder between the ages of 5 - 80 Years

### Effective Time

Whilst participating in any BJA approved activity

### Benefits

Death	£5,000
Loss of Eye[s], Limb[s], hearing	£50,000
Permanent Total Disability from gainful employment of any and every kind	£50,000
Hospitalisation (per full 24hrs)	£25 per 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 (arm bones are the humerus, radius, ulna, carpus, collarbone-clavicle)	£200
Leg (leg bones are the femur, tibia, fibula, tarsus)	£300

**Excess** £50 in respect of Dental Expenses

The benefits are payable if during the period of Insurance, the Insured Person suffers accidental bodily injury resulting directly and independently of any other cause within 2 years in death, loss or disablement

## What do I do if I am involved in an incident?

You should immediately record relevant information (defined in the incident recording guidelines attached to the club certificate of cover) concerning incidents involving a fatal accident, an injury involving either referral to or actual hospital treatment, any allegations of libel / slander, any allegations of professional negligence, i.e. arising out of tuition, coaching or advice given, any investigation under any child protection legislation or any circumstance involving damage to third party property.

If there is a verbal or written allegation against you, you should advise the Corporate Director at the BJA immediately, and pass on any documentation you may have received.

## Who should I notify and how do I make a claim?

In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to club certificate to assist you. Please contact the Corporate Director at BJA Head Office and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.