



## British Judo Association Summary of Insurance 1 April 2019 to 31 March 2020

### Outline of cover

#### Insurance Scheme for the 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 for which you are not insured against.

**Howden (formerly Perkins Slade) has worked with the British Judo Association for many years to understand the insurance requirements of its members.**

### Combined 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.

**Combined Liability provides clubs, coaches, official, volunteers and license holders with a breadth of cover that is rarely available through non-specialist brokers.**

Combined Liability provides cover for legal liability to the general public for personal injury or damage to third party property. This includes the opposite sections of cover:

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

<b>Public Liability</b> £20 million for any one event	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities. Including loss resulting from bad advice (instruction/coaching).
<b>Products Liability</b> £10 million for any one period of cover	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)
<b>Professional Indemnity</b> £10 million for any one event	Professional Loss (financial or otherwise) arising out of Errors and Omissions.
<b>Libel and Slander</b> £10 million for any one event	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online.
<b>Abuse*</b> £2.5 million for any one period of cover	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).
<b>Management Liability*</b> £10 million for any one period of cover	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation.
<b>Employers Liability</b> £10 million for any one event	Legal Liability of an affiliated club or organisation and its committee following injury to an employee for which it may be legally liable.
<b>Criminal Defence Costs</b> £250,000 for any one event	Legal costs and expenses arising from H.S.E or consumer protection prosecutions after a claim.

\*Management Liability (often called Directors and Officers Liability) and abuse cover limits are inclusive of costs



Indemnity is extended to include:

- 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 are covered 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 BJA from their 5th visit.

All covers are provided by Hiscox Insurance under policy number HU PI6 1954957, other than Public Liability in excess of £10m (to a maximum of £20m) which is provided by Allianz Insurance under policy number TBC.

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 Combined Liability Policy we can confirm that the committees are protected for 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 via the BJA online insurance centre. Visit [www.ps-judo.com](http://www.ps-judo.com) to access incident notification guidelines.

#### **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
- Medical malpractice (unless first-aid provided by the coach which is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- 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.

#### **Retroactive Date**

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

The Combined 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 Howden immediately.



## Personal Accident

This provides a “no-fault” compensation for licence holders between the ages of 3 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:

Death	<b>£5,000</b>
Loss of eye(s), limb(s), hearing	<b>£50,000</b>
Permanent total disability from any and every kind*	<b>£50,000</b>
Hospitalisation	<b>£25 per full day, up to 52 weeks</b>
Convalescence (should a stay in hospital as an inpatient exceed 7 days)	<b>£100</b>
Emergency dental expenses	<b>£750</b>
Broken bones Arm (humerus, radius, ulna, carpus, collarbone – clavicle)	<b>£200</b>
Leg (femur, tibia, fibula, tarsus)	<b>£300</b>

*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.

Underwritten by RSA  
Master Policy Number RKK692531

## Club assets

Cover for up to £5,500 of club mats and equipment is automatically provided for all affiliated clubs.

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.

It is important that you arrange cover for the full value of your assets. If additional cover is required, please contact Howden Sports team on 0121 698 8000.

Underwritten by Hiscox– HU PI6 1954957

## Employers’ Liability

Employers’ Liability Cover is provided for all BJA affiliated clubs in respect of legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the insured.

### Limit of Indemnity

£10,000,000 any one occurrence  
£5,000,000 in respect of terrorism

### Principal Exclusions

- Injury for which the insured is required to arrange motor insurance under the Road Traffic Act and EU Law.

Underwritten by Hiscox– HU PI6 1954957



## Optional Insurances

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

### 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.

### 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.

### Overseas Travel

Normal cover provided by travel agents is rarely adequate to insure competition activity, or even high intensity training. Coaches or clubs who require individual or team travel cover, which includes any competitive or training activity and is available online via [www.sporttravelinsurance.co.uk](http://www.sporttravelinsurance.co.uk).

If you require any additional information about the insurances arranged for clubs and individuals affiliated to the British Judo Association, please visit the BJA Insurance website [www.ps-judo.com](http://www.ps-judo.com) or contact Howden directly on  
Tel: 0121 698 8052  
Email: [Shomon.miah@howdengroup.com](mailto:Shomon.miah@howdengroup.com)



This document provides a summary of the features, benefits and limitations of cover provided by Howden. For full details of the cover please refer to the policy document which is available online at [www.ps-judo.com](http://www.ps-judo.com)  
Specific terms and conditions are available for inspection/clarification from:

Howden Sport Recreation and Equine  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
T: 0121 698 8000  
F: 0121 625 9000  
E: [judo@howdengroup.com](mailto:judo@howdengroup.com)

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Excess Public Liability insurance from £10m to £20m is provided by Allianz Insurance Plc. Allianz Insurance Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Number: 121849) and is registered in England & Wales (Company Number: 4681277). Registered Office: 57 Ladymead, Guildford, Surrey. GU1 1DB

Personal Accident insurance is provided by RSA Insurance Group plc. RSA Insurance Group plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England with company number 2339826. Registered office: 20 Fenchurch Street, London, EC3M 3AU.