



Policy 8: Insurance

8.0 Insurance Overview

The British Aikido Association recognizes the value and necessity of insurance both at an organizational and individual level.

The following insurance cover is considered mandatory by the association: -

Association Employers Liability Insurance	Min £10 mill
Directors and Officers Liability Insurance	Min £5 mill
Coaches Public Indemnity Insurance	Min £5 mill

Members Disability Insurance includes

- Accidental Death
- Loss of sight
- Loss of Limbs
- Total and Permanent Disablement

Member to member Liability Insurance

International Cover for sporting events will have to be negotiated separately

Personal Accident Cover is the responsibility of the individual and can be sourced from several providers.

Annual Insurance (commencing on 1st March each year) cover shall be arranged by the Executive Committee and requirements reviewed on an annual basis.

8.1 Insurance through membership

Only individuals deemed to be members automatically fall under the associations' insurance provision. A percentage of their membership fee is used to provide insurance cover. Individuals should complete the association's membership form and forward to the BAAs membership Officer, as soon as possible to ensure cover. This should be within the first four weeks of practice.

8.2 Incident notification guidelines

It is important that all incidents that may give rise to a claim are reported as soon as possible after the event. This will enable insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. It will also ensure that all are complying fully with our insurance policy terms and conditions.

8.3 Notifiable incidents

Immediate notification must be given of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel or slander.
- any allegations of professional negligence i.e. from tuition, coaching or advice.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

The above list is not exhaustive. If in doubt please contact the BAA's CEO.



8.4 Definition of injury

- any head injury that requires medical treatment (doctor or hospital)
- any fracture other than to fingers, thumbs or toes
- any amputation, dislocation of the shoulder, hip, knee or spine
- loss of sight (whether temporary or permanent)
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- any other injury leading to hypothermia, heat-induced illness or to unconsciousness, which requires resuscitation or admittance to hospital for more than 24 hours, loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

The above list is not exhaustive. If in doubt please contact the BAA's CEO.

8.5 Liability

Under no circumstances should individuals admit liability or agree to pay for any damage caused as this may prejudice the position of the insurers and could result in the withdrawal of any indemnity.

8.6 Accident/Incident Reporting Procedure

1. Immediately inform the Association via either

- General Secretary
- Chief Executive Officer
- Club Liaison Officer.

2. An initial assessment will be undertaken to determine next steps.

3. If required complete the Health and Safety Accident/Incident Report Form.

4. The form will be held by the British Aikido Association and a determination made, which, may or may lead to the form being forwarded to the Insurance broker.

5. The record will be maintained in order to determine permanent disability claims, which can be made one calendar year post injury.

6. If an insurance claim is to be made, additional forms may be required by the Insurance broker.

7. Members should not approach the Insurance broker without informing the association first.

8.7 Responsibility

- It is the responsibility of the individual to secure member insurance cover
- It is the responsibility of the Coach to maintain their Public Indemnity Insurance cover.
- It is the responsibility of the organisations Executive Committee to arrange Insurance including Employers Liability and Directors Liability cover.
- It is the responsibility of event organizers to check if members insurance is in place.