

Insurance

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Corporate Director

British Judo Association Insurance

- Civil Liability Insurance (Incl. Public Liability)
- Personal Accident Insurance
- Club Assets (Including mats) Insurance
- Employers Liability Insurance

British Judo Association Insurance

Civil Liability Policy Includes Cover for:

- Judo Scotland, Northern Ireland Judo Federation, Welsh Judo Association
- Area, Regional and County Associations
- Officers, administrators, referees, officials, examiners and volunteers, coaches incl. those in training, clubs, license holders, including school license holders
- BUT: The policy only provides Indemnity to UK residents

British Judo Association Insurance

- Limit of Indemnity is £10m (Civil)
£5m (Public)
- Onus is on plaintiff to show the defendant has broken the rules of judo through negligence, malice or for any other reason that could reasonably have been prevented through risk assessment and care.

British Judo Association Insurance

Personal Accident Policy includes the following benefits:

- Fracture to arm or collar bone £200
- Fracture to leg bones £300
- Emergency dental exps £750 (£50 excess)
- Hospitalisation £25 per full day up to 52 weeks
- Loss of eye, limb or hearing £50,000
- Permanent total disability £50,000
- Death £5,000

British Judo Association Insurance

- Individuals must be license holders; therefore anyone on for the first four 'taster' sessions is NOT covered
- Claim must be made by individual NOT club. Unique PA Claim form.

British Judo Association Insurance

Insurance Procedure

An accident must be reported if it results in:

- A head injury that requires medical treatment
- Unconsciousness
- Any fracture or suspected fracture (other than toes, fingers and thumbs)
- Dislocated or suspected dislocation of shoulder, hip, knee or spine
- Any other injury involving referral to hospital
- Any other serious injury that in the opinion of the club or officials ought to be reported
- **Note – minors can claim up until 21 years old.**
- Under no circumstances should liability be admitted. Admission could result in withdrawal of indemnity.

British Judo Association Insurance

New INA Forms

- Competitions Only
- Grading Events Only
- Club Incidents Only
- Unique PA Claim form.

The image displays three overlapping forms from Perkins Slade, a British Judo Association insurance provider. The forms are titled 'Perkins Slade Incident Notification Advice Form for' and are categorized into three types: 'Club Incidents Only', 'Competitions Only', and 'Grading Events Only'. Each form includes a header with the Perkins Slade logo and contact information. The forms are divided into several sections: 'DETAILS', 'INCIDENT/ACCIDENT', 'WITNESSES', and 'MEDICAL'. The 'DETAILS' section includes fields for club name, address, competition, senior referee, and tournament director. The 'INCIDENT/ACCIDENT' section includes fields for time, injured person, opponent, and date. The 'WITNESSES' section includes fields for referee, club head coach, and other person. The 'MEDICAL' section includes a section for 'MEDICAL' with a table for 'WAS FIRST AID ADMINISTERED ON SITE?' and 'STATE IF SENT TO HOSPITAL'. The forms also include a section for 'OFFICIALS SIGNATURES' and a disclaimer at the bottom.

British Judo Association Insurance

Club Assets

- Covered up to £5,500 (£250 excess)
- Must register details

British Judo Association Insurance

Employers Liability Insurance

- BJA and Home Countries covered
- Clubs NOT covered
- Volunteers as employees

British Judo Association Insurance

The Future

- Will premiums rise?
- Will benefits improve?
- Employers liability for clubs?