



## Insurance FAQ's

### Glossary of Abbreviations:

ITC	-	International Taekwon Do Council
STB	-	St Benedicts Limited t/a STB Sport & Leisure
PL/PI	-	Public Liability/Professional Indemnity Insurance
PA	-	Personal Accident/Sports Injury Insurance
GP	-	General Practitioner

The ITC insurance states that I can only coach ITC members or officiate in ITC competitions. But I also coach in my local school/college/community centre where many of the participants are not registered with ITC. Does my insurance cover me for this?

Within the existing terms and conditions of the PL/PI Insurance Instructors/Coaches are covered to teach students that are not members of the ITC in the following circumstances:-

- i. Community Coaching;
- ii. After School Clubs;
- iii. OAP Clubs/Homes;
- iv. Care in the Community Projects;
- v. Other scenarios with prior agreement of Insurers.

These activities are deemed to be non-commercial ventures where this is not your full time job, with a turnover of up to £5,000. The sessions are to be Non-Contact and/or Light Contact only. If Semi or Full Contact classes are provided students must become ITC Members. The policy will indemnify the Coach/Instructor only – there is no cover for the students or the community group providing the classes.

That's fine but I have a contract with my local gymnasium to provide a number of sessions per week. The students are members of the gym and not the ITC. Am I covered for this?

Instructors/Coaches sub-contracted into a third party premises (Gymnasium; Leisure Centre; Adult Education etc.) as a commercial venture, to teach non ITC Members can be covered for an additional premium. The additional cover is usually rated on turnover so you will need to provide an income figure generated from Commercial Coaching.

ITC sanctioned competitions are automatically covered by the Council's insurance policy, but what about ITC Members that organise "Open" Competitions or ITC Members taking part in "Open" Competitions organised by another Governing Body?

**PL/PI – Open Competitions NOT Organised by ITC Members:**

PL/PI Cover is operative whilst members take part in "Open" Competitions provided the competition is organised in accordance with the rules of a Martial Arts Governing Body recognised by the ITC and approved by Sport England. The Organisers of such competitions/events must carry Public Liability insurance to a limit of indemnity of at least £5m any one event. No cover applies to any competitions involving Kick Boxing; Muay Thai; Brazilian Jujitsu; Total Combat & Cage Fighting.

**PL/PI – Open Competitions Organised by ITC Members:**

ITC Member Organisations arranging "Open" Competitions can extend the PL/PI Insurances to cover the Event at an additional £1(inclusive of IPT) per non ITC Member Competing, which will be deemed to grant them temporary membership of the ITC for the period of the competition and therefore covered by the ITC insurance for that period. All "temporary" members must acknowledge and abide by the Rules and Regulations of the ITC.

Cover will need to be arranged by the Event Organisers prior to the Event taking place with a declaration of the expected number of "temporary members" competing and an adjustment if necessary after the event. A Competitor Register will need to be submitted.

**PL/PI – ITC Member Closed Competitions:**

ITC Member Organisations arranging closed competitions in accordance with ITC Rules and Regulations are covered.

Instructors/Coaches have PL/PI cover to Referee/Judge in their chosen discipline, provided that they are suitably qualified and authorised by the ITC or its affiliated clubs.

We hold taster sessions for our Club, whilst the Club and Instructors are registered with the ITC, some of the people attending the taster sessions will not be. Am I insured to coach these taster sessions?

Instructors are covered to coach the taster sessions, but these are to be Non-Contact and/or Light Contact only. After 4 taster sessions, the students are expected to become members of the ITC if they wish to continue to train. Probationary Students are covered as Temporary Members for the PL/PI for the 4 taster sessions only. Coaching probationary students in these circumstances does NOT invalidate the Club's or the Instructor's insurance.

What if after the Taster Sessions, a probationary student decides that they want to continue training on a Light or Non Contact basis, but they do not wish to join the ITC?

The Instructor should not let this happen under any circumstances. If an Instructor allows a non-member student to attend their ITC sessions beyond the 4 "taster" sessions, the instructor is at risk of invalidating their Instructors PL/PI insurance.

Is our club committee covered by ITC PL/PI insurance policies?

Yes, provided the Club, it's Instructors and Members are registered with the ITC. Committees may wish to consider additional covers such as Trustee Indemnity or Directors & Officers Liability which protects the committee members against defined wrongful Acts. For more information please contact STB.

What does my insurance as a ITC Member Insurance cover me for?

Please see the insurance summary on the ITC web-site.

I need surgery for my injury does ITC insurance cover me for the cost of this?

No. You will need to purchase Private Medical Insurance to secure this type of benefit.

Our club is travelling to Europe to compete in a tournament. The club and players are all ITC Members but those that we are competing against are not ITC Members. Are we still covered by ITC insurance?

Provided the Tournament is sanctioned by a recognised Martial Arts Governing Body, in the country where you are competing, the ITC Public Liability insurance extends to Europe. There is a UK & Republic of Ireland Jurisdiction, however, which means that any liability claims against you will have to be brought in the UK court of Law if you are a UK resident or Ireland Courts if you are an Ireland resident.

The ITC does not provide any travel insurance. It is imperative that members and/or instructors competing abroad purchase a Travel Insurance policy where the emergency medical expenses extend to competing in their designated martial art. Please contact STB if you require a travel insurance quotation.

#### **IMPORTANT NOTICE TO MEMBERS:**

**The ITC insurance membership package does not provide Personal Accident/Sports Injury Insurance.**

Playing or participating in any sporting activity carries its own risks. Martial arts is a contact sport and accidents happen, with potentially devastating effects.

It is impossible for the ITC to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out tailor made individual personal accident policies to protect their income and assets in the event of an injury sustained whilst participating in their chosen martial art.

Individual Personal Accident quotations are available from [mark@stbinsurance.co.uk](mailto:mark@stbinsurance.co.uk)

## MEMBERS PUBLIC LIABILITY COVER

**Public Liability:** Limit of Liability any one occurrence **£5,000,000**

**Summary of Cover:** Legal Liability to pay compensation to a third party for injury and/or damage to their property arising out of the Members ITC activities.

Under the Public Liability Insurance Participant to Participant Liability is excluded but Member to Member Liability is included, what is the difference?

### **Participant to Participant Exclusion:**

Any Personal Injury caused by and/or contributed to, by any Insured Member to any other Participant in a bout and/or practice in regards to ITC activities is excluded.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout and the opponent brings an action against him. This is NOT covered.

A **Member** as defined in the Policy wording is:

Member” means any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in ITC activities”

Member to Member cover is the liability of one Member to another Member provided that they are not a participating in the Sport e.g. a member accidentally shuts another member’s fingers in the door of the dressing room.

So, in summary, Member to Member Liability is covered but Participant to Participant Liability is excluded.