

# Shi Kon Insurance and Protection Information

All members of Shi Kon have protection provided to them through their membership affiliation.

This cover is provided by insurance brokers Perkins Slade Ltd and is placed with Royal & Sun Alliance and Insuresport Mutual.

The protection is in 2 parts as follows:

## 1. Liability Protection

This provides Member to Member Liability - up to a limit of £2,000,000

This will provide protection for you, should another member sue you for compensation - eg, if you caused injury to another member on the mat and the injured person (the 'third party') could prove that you had been negligent in doing so. The policy will pay for costs of going to court, should it get that far and also any compensation that is awarded to the third party.

As society becomes more litigious this is essential protection for you whilst participating in your martial art. If you did injure someone else and had to go to court without this cover, the costs would have to be funded by you!

## 2. Personal Accident

This provides what is called 'no fault' benefits. If you have an accident whilst participating, then the policy will pay out - even if no one else was at fault or involved.

The benefits provided are as follows:

Death £15,000

Loss of Limb(s) £25,000

Loss of Eye(s) £25,000

Permanent Total Disablement from gainful occupation £25,000

The personal accident section is limited to those members under 65.

Additional cover and Instructor Registration are also compulsory if you are an Instructor. An increasing number of claims are made against Instructors and it is therefore essential that you have a Shi Kon Instructor Registration that includes Professional Indemnity insurance; to provide protection against any advice you may give.

Whilst karate is inherently safe, accidents do happen and when they do, they can be costly and time consuming. Should you have any incident that may give rise to a claim in the future, you are advised to notify Perkins Slade as soon as possible. As the Liability cover is written on a claims made basis, it is a requirement of the policy that such incidents are reported. A summary of these

is on the following page.

Further advice and full policy wordings are available on request from Perkins Slade Ltd who can be contacted at 3 Broadway, Broad Street, Birmingham, B15 1BQ.

Tel 0121 698 8000, or via [www.perkins-slade.com](http://www.perkins-slade.com)

## INCIDENT NOTIFICATION GUIDELINES

This information sheet tells you when you should report an incident/accident to your insurance brokers Perkins Slade Ltd.

[Do not send accident report books]

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

In order to achieve this, we would ask that you notify us immediately of any incident that involves:-

- 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
- any circumstance involving damage to third party property

An injury is defined as:-

- 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

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third

parties will not necessarily be re-imbursed.

### **Incident Recording Guidelines**

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

From 31st December 2003 it is a requirement to use a new style accident book, that is compliant with data protection legislation. It is available from HSE books. It also contains information of first aid and guidance on how to prevent accidents occurring in the first place.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status; (e.g. customer); nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported