

# British National Martial Arts Association

## *Public Liability Insurance Cover Summary*

### INSTRUCTORS

**Cover:** Cover for civil liability is provided for all qualified instructors for their legal liability for death, bodily injury, illness or disease caused to third parties or damage to third party property, excluding risks related to teaching.

Professional Indemnity provides instructors with cover for breach of professional duty in teaching, guidance and advice whilst engaged in the sport.

**Limit of Indemnity** Public Liability £5,000,000 any one occurrence (Main Instructor)  
Public Liability £2,000,000 any one occurrence (Assistant Instructor)  
Professional Indemnity £1,000,000 claims limit in the annual aggregate.  
Note this section is written on a 'claims made' basis.

**Geographical Limits:** Worldwide (Ex US/Canada)

**Jurisdiction:** UK

**Excesses:** £250 Third Party Property Damage

### IMPORTANT NOTICE:

This **Public Liability Insurance Cover** is conditional upon instructors having valid and current Recognised qualifications and certification in:-Coaching, Instructing, First Aid, Health & Safety, and Child Protection (if teaching children) as well as Black Belt Registration

The above information is intended to provide brief details of cover under the policy. For full details of Policy Terms, Conditions and Excesses please refer to the Master Policy Documents (copy available upon request).