

## **BTC LICENCE PERSONAL ACCIDENT INSURANCE**

Whilst injuries in Tae Kwon-Do are not quite common place as in other contact sports these can at times, be so serious as to dramatically affect the injured party or even result in death. The natural reaction in such cases is to seek compensation and this will involve court action which may or may not be successful. It is estimated that only one in five such actions results in an award of damages and a seven or eight year delay must be anticipated. Personal accident insurance will provide such automatic compensation without the need to prove that anybody is liable.

To provide immediate compensation without need to prove liability or pursue court action The British Tae Kwon-Do Council have arranged Personal Accident Insurance in respect of all members. This should ensure that in the event of death a sum is available to the members direct dependents but where permanent total disablement, such as loss of an eye, a limb, or total inability to pursue an occupation occurs, higher compensation to help rebuild a shattered life is called for. Whilst no amount of compensation can adequately replace the quality of living previously enjoyed, a sensible benefit of around £25,000 is considered suitable.

Weekly benefits to assist, but not to replace for the loss of wages is also insured through this particular benefit only applies to people in waged employment. The British Tae Kwon-Do Council considers this fact relative to the ages and employment conditions of their membership and to this end a small degree of assistance is given to students and junior members.

The benefits are as follows;

Death £5,000 per Insured Person of under 18 years of age £25,000 per Insured Person over 18 years of age

Total and Irrecoverable loss of sight in one or both eyes £25,000

Loss of one or two limbs £25,000

Total and Irrecoverable loss of sight of one eye and Loss of one limb £25,000  
Permanent Total Disablement Total loss of sight of one or both eyes or loss of limb £25,000

Temporary Total Disablement £5 per week per Insured Person of under 16 years of age. Entitlement of this benefit is to a maximum sum of £250

£60 per week per Insured Person over 16 years of age in full / part time employment. Entitlement to this benefit is dependent upon loss of earnings incurred to a maximum of £60 per week. Maximum sum payable £3,000

£15 per week per Insured Person who is unemployed and students in full time education. Entitlement to this benefit is dependent upon loss of any other benefit / grants due to the injury to a maximum of £15 per week. Maximum sum payable £300

To qualify for any of these benefits you must have been absent from employment or studies for a period of more than two weeks and proof of absence and loss of earnings will need to be supported by official paperwork i.e. Medical Certificates  
In order for any of the above benefits to be applied, claims should be submitted on an official claims form to the Insurance Officer of the British Tae Kwon-Do Council within 21 days, failure to do so will jeopardise your claim and may result in loss of benefits.

## **Liability Insurance**

Injury to a third party or damage to property of others could almost automatically result in a claim for damages, such claims and their associated expenses should the case go to court can be very costly. In the absence of adequate Liability Insurance, members will find themselves financially responsible for any damages and costs awarded, to this end included in the membership insurance of the British Tae Kwon-Do Council is a Third Party Liability Insurance for all its members.

Benefit is as follows; Limit of Liability £5,000,000 / unlimited in any one of insurance

## **Members Professional Indemnity**

As a Tae Kwon-Do student regardless of grade at some time you may be requested to assist the Instructor and train junior grades within the lesson. To this end in order that you can do this officially the British Tae Kwon-Do Council has included in its membership insurance Indemnity cover to the sum of £1,000,000.

All insurance cover is only available to British Nationals and students who have resided in the U.K. for longer than six months.

## **BTC CHILD PROTECTION POLICY STATEMENT**

*It is the policy of the British Tae Kwon-Do Council to safeguard the welfare of children and all others involved in its activities by protecting them from physical, sexual and emotional harm.*

All members of the British Tae Kwon-Do Council who instruct children in the art of Tae Kwon-Do must be provided with a copy of this policy document including the "Code of Behaviour" and must adhere to its contents.

If you suspect a child is being abused:

1. Initially inform your Instructor and your parent organisation's management council.
2. Record the facts as you know them and give a copy to the relevant Instructor and forward a copy to your organisation's management council.
3. Ensure that the child has access to an independent adult.
4. Ensure that no Tae Kwon-Do situation arises which could cause any further concern.

If a child discloses to you abuse by someone else:

1. Allow the child to speak without interruption, accepting what is said.
2. Alleviate feelings of guilt and isolation, without making any judgement.
3. Advise that you will try to offer support, but that you must pass the information on (steps 1-4 above) the same way as in suspecting a child is being abused.

If you receive an allegation about any adult or about yourself:

1. Immediately inform a member of your organisation's council and an officer of the British Tae Kwon-Do Council.
2. Record the facts as you know them and forward a copy to your organisation's management council and a further copy to the secretary General or the Chairman of the British Tae Kwon-Do Council.
3. Try to ensure no one is placed in a position, which could cause further compromise.

THE INSTRUCTOR *MUST* REFER; THEY *MUST NOT* INVESTIGATE