

BJC Insurance Clarification
14/5/2010

The BJC insurance package effectively splits into three parts:

1. BJC Level/Area Level/Club level civil liability insurance
2. Member-to-member insurance
3. Personal Accident cover

These three levels will be explained and issues around them will be explored.

Officials/Coaches civil liability cover (£10m)

This is liability cover for anyone acting in an official capacity in the BJC, in their area or in their club. It will protect you in situations where someone claims compensation for injuries that you have caused by acting in a negligent fashion. If something were found to be completely accidental then the compensation would not be paid but the policy would still defend you against any possible action brought by a Third Party; what one person sees as an accident, another may not.

If you deliberately or knowingly act in a negligent manner, i.e. someone told you not to do something because that would be to act in a negligent way, and then you did it anyway (known as being wilfully negligent) then the insurance company might decline the cover to you.

Member-to-member cover (£10m)

This is insurance that covers you as you do your judo on the mat. If someone you are training with or competing against is injured and they feel that you are at fault, then this insurance covers you if you are sued.

You might feel that the injury was a complete accident but the injured party might feel that you were negligent. The policy will defend you if you are sued and compensation will only be paid if the courts agree that you are legally liable, which will be down to the lawyers to resolve.

Personal Accident cover

This is insurance which will pay you a lump sum benefit if you are injured or hospitalised. You are advised to check the level of cover and take out additional insurance cover if required. If you are injured on the mat and need to make a claim, then the BJC office must be notified as soon as convenient about the event.

Issues arising

1. **Training or competing at an event that is not a BJC or BJA event.**
Other organisations may not have the same insurance cover as the BJC and if you are negligently injured (either on the mat or through some negligence of the organisers at the event) they may have insufficient cover to fully compensate you for your injury.

2. **Training or competing abroad.**
The BJC insurance **ONLY** covers official trips abroad to competitions and organised training events, it does **NOT** cover judo during social or holiday activities. This is a standard insurance exclusion. If you wish to do judo during a holiday or work trip you must arrange appropriate travel insurance which includes proper cover for your judo activities.

3. If you are travelling abroad to a competition or training event, the BJC insurance covers you as follows:
 - a. It protects you if another competitor or training partner is injured when on the mat and they hold you responsible.
 - b. The personal accidental cover will pay the lump sum benefit if you are injured. This is for personal injury only and does not include emergency medical expenses or the cost of repatriation. **It is essential that you arrange appropriate travel insurance.**

Again you need to be sure that the event you enter has sufficient insurance cover. The difficulty is that if you do get injured, the complications and costs are much greater because you are abroad. We recommend you take out good travel insurance cover (ie one that covers you for the judo, including competition, as well as the rest of your trip) for your trip and ensure that you are covered for taking part in any planned judo activity. Even if the people you are training with have a good level of insurance, suing people in other countries is not an easy option and that is only relevant anyway if you were to be injured through some kind of negligence.

4. **Allowing people onto your event/mat from organisations other than the BJC/BJA.** The BJC has arranged £10m cover for all BJC members. If you hold a competition where non BJC member compete you have a responsibility to check that all participants have an adequate level of liability insurance cover. If they cause an injury to someone else on your mat, there arises the potential that their insurance might not fully cover the cost of the claim. In this situation the injured party may look to sue the club/coach for negligently allowing someone to compete without adequate insurance.

BJC recommendations

1. If you have someone not from the BJC wanting to attend your event, check out the insurance cover of the organisation, if it is not £10m, you may want to advise them of the problem with their insurance and not let them participate in your event.
2. If you wish to participate in a non BJC event, you have the possibility of finding yourself injured and the organisation has insufficient insurance cover to fully cover the cost of your claim. The BJC highly recommends that you only participate in events of organisations affiliated to the NGB, but the BJC will not prevent you from participating in events of other organisations.
3. If you attend an event abroad or want to take a group of judoka to an overseas event, you **MUST** advise the Head Office of the details of your trip in order for it to be deemed an official BJC trip. For trips to events abroad you should check that the organising body is part of that country's Judo NGB, if they are not then you should contact the BJC office for additional advice in this situation. In general the BJC would very much dissuade the attending of an overseas event run by a non-NGB organisation.

Please ensure you have good travel insurance – Perkins-Slade have a product called 'Adrenaline' which you might find suitable, and you can find other insurers via the internet who can also provide adequate travel insurance for your needs.

If you have any questions about insurance, please contact the BJC office via email or phone, contact details are on the web site www.britishjudocouncil.org. All queries will be forwarded to the insurance company (Perkins Slade) for clarification. If you feel you need to contact the insurance company directly you are free to do so.