



Insurance 2023 to 2024

Insured Persons Categories

Group 1. Profession Indemnity 10m Indemnity 10m Liability

Emergency Dental Cover

Contact BTC Insurance Office for details.

Physiotherapy Sessions

In the event of Temporary, Total Disablement For a maximum amount of £500 any one event but only after discharge from NHS treatment

Temporary Instructor Holiday Cover

Transfer of PI Cover to another person for any four weeks in one calendar year
Such students should be at a level of competence and experience, acceptance is at the discretion of the insurers. Temporary Cover application form must be completed and sent to BTC 28 days prior to cover required.

Emergency Instructor cover

It is hereby stated that the member public liability section of the policy is extended to indemnify emergency instructor cover for a maximum limit of £1,000,000.
Such members should be at a level of competence and experience to take training sessions.

Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death	£50,000 *
2. Loss of Sight One Eye or Loss of One limb	£50,000 *
3. Loss of Limb(s) or Loss of sight both eyes	£50,000 *
4. Loss of hearing in 1 Ear or Internal Organ (% of Sum Insured of Item 2)	25.00%
5. Loss of Hearing	£50,000 *
6. Loss of Speech (% of Sum Insured of Item 2)	100.00%
7. Permanent Total Disablement	£50,000 *
Permanent Total Disablement (Continental Scale)	Not Insured
8. Temporary Total Disablement (Per Week)	£200 *
9. Temporary Partial Disablement	Not Insured
Excess Period for Items 8 and 9 (Days)	14
Maximum Payment Period for Items 8 and 9 (Weeks)	52

Limits

Maximum Sum Insured Items 1-7	£50,000
Maximum Sum Insured Items 8-9	£200