

# BRITISH TAEKWONDO COUNCIL

## Insurance Policy

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## 1. DISCLAIMER

- 1.1. This presentation and documentation is a brief summary for your information.
- 1.2. The rights and terms of the benefits are determined by the particular policies currently in place. Cover may be amended from time to time, subject to changes by our insurance provider, or if our insurance provider changes.
- 1.3. In the event of any discrepancy, please refer to the [BTC website](#) for full details of the prevailing policies and provider.

## 2. WHY WE NEED INSURANCE

- 2.1. Unfortunately, accidents do happen.
- 2.2. Competition liability cover is required for both competitors' and spectators' safety.

## 3. WHY BTC?

- 3.1. The BTC, as a recognised Governing Body for the martial art of Taekwondo, acting on behalf of its' total membership, is in a stronger position to negotiate an effective economic insurance package.
- 3.2. The Governing Body membership scheme which includes **free** insurance cover can cost substantially less than an association/club making its own independent insurance arrangements. To this end, it is important that instructors who run clubs be in membership of an association which is in membership of the BTC.
- 3.3. It is the responsibility of the BTC to strive to get the best cover for its' members, and to inform all member associations of any changes in legislation or incidents and decisions that may have an impact on their activities and practices. All member associations will be given guidance on all how to avoid/report incidents, which could affect safety in their activities.

## 4. INSURANCE COVER

### 4.1. Personal Accident Insurance

- 4.1.1. When new members join a class, instructors are requested to make reference to the 'New Starter Checklist' to advise participants of their responsibilities and make an initial risk assessment (see Appendix C). This [Checklist](#) may be downloaded from the BTC website.
- 4.1.2. Whilst injuries in Taekwondo are not quite as commonplace 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.
- 4.1.3. To provide immediate compensation, the BTC have personal accident insurance in respect of all their members. This should ensure that in the event of death, a sum is available to members' direct dependents. Where permanent total disablement, such as loss of eye, limb or total inability to pursue an occupation occurs, higher compensation is called for.
- 4.1.4. To qualify for any of these benefits, you must have submitted an insurance claims form to the BTC Insurers within 21 days of the accident and you must have been absent from employment or studies for a period of more than 2 weeks

and proof of absence and loss of earnings will need to be supported by official paperwork, i.e. medical certificates. The cover is for 52 weeks, excluding the first 2 weeks.

4.1.5. Weekly benefits to assist, but not replace, loss of wages is also insured, although this particular benefit only applies to people in salaried employment. The BTC 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.

4.1.6. BTC Insurance and [Policy details](#) can be found on the BTC website.

## **4.2. Liability Insurance**

4.2.1. 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 BTC is a Third Party Liability Insurance for all its' members.

4.2.2. BTC Insurance and [Policy details](#) can be found on the BTC website.

## **4.3. Members' Professional Indemnity**

4.3.1. As a Taekwondo student, regardless of grade, at some time you may be requested to assist the instructor and train junior grades within the lesson. Also in the event of an emergency, ie Instructor takes ill during lesson, or is called away, any senior student appointed by the instructor can continue with the lesson. In order that you can do this officially, the BTC has included indemnity cover in the member insurance. This cover is not valid for any prearranged sessions, ie instructors' holidays.

## **4.4. Instructor/Coach Indemnity**

4.4.1. It is right to expect that instructors and coaches in Taekwondo, holding the required Governing Body qualifications, should be able to rely upon insurance protection under the policies arranged by their respective Governing Body, but special care and attention needs to be paid to this aspect.

4.4.2. Coaching obviously involves professional advice, is quite deliberate and can, due to neglect, errors or omissions in training or treatment, lead to accusations that injuries have developed gradually over a period of time rather than a single accident of occurrence. As an instructor it is necessary to act at all times with reasonable care to avoid causing damage or injury and being found negligent.

4.4.3. It is the policy of the BTC that every instructor must hold BTC Instructor/Coach Indemnity, obtained by applying to the Head Office of each BTC Member Organisation.

4.4.4. It is compulsory within the BTC that all instructors/coaches hold a minimum of £5,000,000 indemnity and £10,000,000 Public Liability insurance, and any who officiate or teach outside of the UK a minimum of £5,000,000 cover is required.

4.4.5. BTC Insurance and [Policy details](#) can be found on the BTC website.

#### 4.5. Tournament Insurance

- 4.5.1. It is the responsibility of all associations to ensure that they are covered for their liability in law for damages and claimants' costs or expenses in respect of injury to any person or damage to property during the course of any tournament, grading, seminar, demonstration, etc.
- 4.5.2. Cover for this is included in the Instructors Professional Indemnity insurance. Only tournaments registered on official BTC registration forms and organised by instructors with a valid Indemnity insurance will be covered.
- 4.5.3. This cover is only available for tournaments held in the UK and for BTC members only. This does not include Europe or the rest of the world.
- 4.5.4. BTC Insurance and [Policy details](#) can be found on the BTC website.

#### 4.6. Directors' and Officers' Liability Insurance

- 4.6.1. Officials and members at all levels could find themselves held personally responsible for court costs and damages awarded where action has been brought against the Governing Body. It is essential that Liability Insurance is held to cover such consequences. It should also include liability arising out of errors or omissions in advice which result in injury or financial loss, along with Libel, Slander and Fraud liability. This cover should also include any event held by the Governing Body. To this end, a policy renewed annually is held by the BTC to ensure adequate cover is available for all its officials and officers.
- 4.6.2. It is recommended that all Member Associations should also obtain this kind of cover so that their Directors and Officers are also covered.

### 5. CLAIMS PROCEDURE

- 5.1. All instructors must use their Accident/Incident Log Book to register any injury/incident that could eventually lead to a claim and request that the entries are signed by the student and a witness.
- 5.2. Details of how to notify a claim can be found on the BTC Website.
- 5.3. In the event of a claim, the instructor or claimant must log onto the BTC web site, [www.britishtaekwondocouncil.org](http://www.britishtaekwondocouncil.org) and go to the download section, select [notifying a claim](#) and complete the form and return to insurance broker. Details are on the form.
- 5.4. The claimant, once verified that they hold a valid BTC licence, will be then sent a claims form direct from the insurers. This must then be completed and returned to the insurers, **not the BTC**.
- 5.5. If this process is followed carefully then there should be no problem in pursuing a claim.
- 5.6. All the above procedures must be carried out within 21 days of the accident occurring.

## APPENDIX A

### BRITISH TAEKWONDO COUNCIL

#### INSTRUCTOR TRAINING AND DEVELOPMENT

1. After successfully completing all the necessary requirements to become an approved instructor within the British Taekwondo Council:

- BTC Registered Instructor Course (pre-requisites Black Belt and minimum 18yrs)
- BTC Professional Indemnity Insurance
- Enhanced DBS certificate (via BTC)
- First Aid qualification (as detailed in BTC Health and Safety Policy para 6.1.4)

it is good practice that instructors annually review their training and development needs and update their qualifications and insurance as and when required. This may be done in with input from the instructor's Association.

2. Associations have a role to play in the induction of a student wishing to become a Registered Instructor. Students will already have demonstrated their aptitude and willingness to continue their own Taekwondo development by formally taking on the role and responsibilities of a Registered Instructor. A student's application to become a Registered Instructor must be supported by their Association with confidence that they are likely candidates.
3. BTC Registered Instructors are expected to continue their own learning and development by actively training in Taekwondo, attending seminars to keep abreast of their Association's syllabus and Taekwondo technique, and in response to any other training and development needs identified by an annual self-assessment and review of their skills and behaviour.
4. The BTC provide a template of a document which will enable you to undertake a self-assessment and seek feedback from a colleague or senior, which will identify strengths and weaknesses. This, then, can highlight an action plan to improve skills or behaviour.
5. A sample form is given in Appendix B for BTC instructors to complete a review of their skills and behaviour.
6. The BTC Capability Policy (see BTC Code of Conduct and Ethics booklet) provides a fair and objective structure for managing an instructor's or BTC employee's work performance where it falls below an acceptable level. Any issues of capability and conduct which reach beyond the informal and formal stages described in the Capability Policy will be dealt with through the Disciplinary Policy (see BTC Code of Conduct and Ethics booklet).

## APPENDIX B

### BRITISH TAEKWONDO COUNCIL

#### INSTRUCTOR SKILLS AND BEHAVIOUR ASSESSMENT FORM

<b>Skills, work competencies and specialisms</b>	score/10		Essential / Desirable
	self-assess	2nd view	
Use of knowledge (technical, syllabus, etc.) within my personal responsibility area.			
Researching and getting information (members, regulations, etc).			
Business writing (letters, quotations, proposals, confirmations, contracts, etc.)			
Questioning and listening skills, ascertaining and developing needs and key issues.			
Developing professional relationships with students, parents, colleagues, etc.			
Creating safe training environment.			
Delivering Taekwondo training sessions to enable student progression.			
Financial responsibilities.			
Promoting Taekwondo in your community.			
Competitor/martial arts research and awareness.			
Administration, planning, reporting and monitoring.			
Time management and being effective and productive.			
Appreciation/application of social responsibility, sustainability, humanity and ethical considerations.			

<b>Behaviour, attitude and personal style</b>	self-assess	2nd view	Essential / Desirable
Striving for new skills, knowledge, experience and personal development.			
Taking personal responsibility to resolve problems, even those not of my own making.			
Understanding the way people really feel, beyond what they seem to be saying.			
Developing positive relationships, co-operation with, and supporting my colleagues.			
Being a self-starter, self-motivated, keeping focused and productive.			
Planning how to achieve my business and personal goals.			
Handling stress, conflict and pressure in a positive way.			
Managing upwards and sideways (my superiors and my peers).			
Contributing positively to team/Association morale and spirit.			
Seeking and picking up responsibility that I see waiting to be filled.			
Coming up with recommendations and suggestions, more than asking for answers.			
Prioritising, planning and organising the balance between work and home life.			
Using integrity and ethics in my judgement about work and organisational issues.			

Score yourself out of 10 for each skill and behaviour. Validate your scores by discussing them with someone who knows you (these scores go in the '2nd view' column and form the basis of the assessment). At the same time agree with the other person whether each skill and behaviour is essential or desirable for the effective performance of your role, or your next role if you are seeking advancement. Your personal development priorities are therefore the lowest scores in the essential skills and behaviours.

BRITISH TAEKWONDO COUNCIL  
NEW STARTER CHECKLIST



British TaeKwon Do Council

TKD Centre, 192 High Street (1<sup>st</sup> Floor), West Drayton, Middx. UB7 7BE  
Tel: 01895 459949 ~ Fax: 01895 430257 ~ Email: [admin@tkdcouncil.com](mailto:admin@tkdcouncil.com)

NEW STARTER CHECKLIST

1. **HEALTH ASSESSMENT**  
Check any health problems, injuries that may affect training.  
Comments:
2. **HEALTH & SAFETY ADVICE**  
Advice of physical fitness required, level of fitness, check suitability.  
Comments:
3. **HEALTH RISK – TAEKWON-DO**  
Martial art that involves a certain amount of physical contact and fitness, very rigid warm up sessions.  
Comments:
4. **NEW STARTER PRESENCE**  
Ensure and make sure new starter is visible and monitored at all times. Explain this to them and check they understand.  
Comments:
5. **ADEQUATE SUPERVISION**  
Explain that a senior grade will observe.  
Comments:
6. **VIGOROUS ACTIVITY**  
Make sure new starter is aware that they must not attempt anything other than what they are directed to do.  
Comments:
7. **OTHER**  
Comments:

Signed:

Student	_____	Date	_____
Parent/Guardian (if under 16 years)	_____	Date	_____
Instructor	_____	Date	_____

WEB VERSION



Recognised by the Sports Council as the Governing Body for TaeKwon Do in the United Kingdom