

Schedule of BTCB Licence Insurance

Claims are our speciality!

INSTRUCTORS ARE **STRONGLY** ADVISED TO ENSURE THAT MEMBERS READ THIS DOCUMENT AND UNDERSTAND THEIR INSURANCE COVER

Insured Person

The British Taekwondo council has secured on a Member to Member basis a Personal accident and Third Party Liability insurance for all its members.

Personal Accident

Death per insured person over 16 years old	£25,000
per insured person under 16 years old	£5000
Total loss of sight in one or both eyes	£25,000
Loss of one or two limbs	£25,000
Total loss of sight in one eye and loss of one limb	£25,000
Permanent total Disablement (other than the above)	£25,000 max.

Temporary Total Disablement

£5.00 per week per insured person under 16 years old (max payable is £250)

£60.00 per week per insured person over 16 years old in full/part time work

Entitlement to the above benefit is dependant upon loss of earnings of more than £60 per week. Maximum payable £3000

£15.00 per week per insured person over 16 unemployed and students

Entitlement to the above benefit is dependant upon loss of benefit of £15 or more per week. Maximum payable £300

Please note that total means unable to carry out any of normal duties relative to the member's occupation.

To be entitled to these benefits you must have been absent from employment/ studies for a period of more then two weeks and proof of absence needs to be supported by medical certificates. Proof of loss of earnings/benefits may also required.

Endorsements

Exclusion of initial period 2 (two) weeks.

The insurance provided by this policy shall apply only to bodily injury sustained by the injured person whilst participating in, training or competing in Taekwondo in connection with the activities of the Club.

It is a condition of this policy that licenced members shall be domiciled in Great Britain and/or Northern Ireland.

It is hereby noted that in case of a claim being made under the Death Section of this policy by a member under the age of 16, the maximum amount payable will be £5000.

Weekly Benefits Cover does not replace the usual income and does not include dental, physiotherapy or private medical costs.

THIRD PARTY/PUBLIC LIABILITY

Limit of Liability	All members	£5,000,000.
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Professional Liability	All members	£1,000,000
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