



Summary of Cover For WAKO Instructors and Members

Summary of Cover Provided

Instructors Public Liability £10,000,000 limit of indemnity any one occurrence

Includes: Third party personal injury, property damage to premises leased or temporarily hired, legal advisors fees, court costs and reasonable expenses involved in defending a claim, health & safety at work, defective premises and consumer protection acts, employees or visitors clothing.

Excludes: Injury to employees, damage to property owned or leased unless premises are temporarily hired, malicious damage, errors or omissions

Instructors

Professional Indemnity £5,000,000 limit of indemnity any one occurrence and in the aggregate

Includes: Breach of professional duty arising from negligent acts, errors or omissions, libel, slander and defamation, defence costs, fees and expenses.

Excludes: Claims made or threatened prior to inception of the insurance, dishonest, fraudulent, criminal or malicious acts, insolvency, bankruptcy or liquidation, sale/supply of goods

Members Public Liability £1,000,000 limit of indemnity any one occurrence

Includes: Third party personal injury, property damage to premises leased or temporarily hired, legal advisors fees, court costs and reasonable expenses involved in defending a claim, health & safety at work, defective premises and consumer protection acts, employees or visitors clothing

Excludes: Damage to property owned, malicious damage, errors or omissions and participant to participant

Principal Exclusions & Limitations Liability cover

Acts of Terrorism

Ownership, maintenance or use of any aircraft, boats, automobiles or vehicles of any kind

Medical malpractice

Assault, battery or deliberate acts of violence

Riots, strikes or war

Computer equipment and data

Use of all live weapons

All ring-work except for sparring and ring craft

Wrestling cover restricted to Olympic free style and Greco Roman.

Okinawn, Brazilian Ju Jitsu, Savate, Capoeira, Kaman and Krav Maga styles are only covered as part of a training regime.

Kick boxing, Low Kick Boxing and Thai Boxing are covered only for Forms, light continuous and Semi Contact; cover for Full Contact is restricted to training activities only and specifically excludes all contests and tournaments unless WAKO rules and regulations are strictly complied with

Coverage under this policy specifically excludes all professional fighting and competitions where prize money is involved.

Coronavirus Absolute Exclusion.

Underwritten by XL Catlin Insurance Company UK Ltd who are authorised and regulated by the Financial Conduct Authority.



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Personal Accident

If during the period of insurance an accident occurs during the **operative time** and causes accidental bodily injury to an Insured Person the Underwriters will pay up to the amount shown in the Scale of Benefits set out below which leads to any of the conditions listed in the following Scale of Benefits.

1. Death	£ 10,000
2. Loss of one limb	£ 25,000
3. Total and irrecoverable loss of sight of one eye	£ 25,000
4. Loss of two limbs	£ 25,000
5. Total and irrecoverable loss of sight of both eyes	£ 25,000
6. Loss of one limb and Total and irrecoverable loss of sight of one eye	£ 25,000
7. Permanent Total Disablement	£ 25,000
8. Temporary Total Disablement	£ 50.00 per week
9. Temporary Partial Disablement	£ Nil

Compensation in respect of Items 8 or 9 shall be payable for such period or periods during which the Insured Person shall be disabled up to but not beyond 52 weeks from the date on which he first becomes disabled, excluding the first 2 weeks of disablement.

Medical Benefits – Maximum payable any one claim	£ 1,000
a. The percentage of non NHS Medical expenses covered is	50%
b. The percentage of Physiotherapy expenses covered is	75%
c. The percentage of dental expenses covered is	50%
d. Excess payable for each & every claim for sections c) only is	£ 50

Bodily injury cover, fracture of one or more of the bones listed below:-

a. Upper leg (femur or pelvis, excluding coccyx)	
(i) Open fracture	£ 500
(ii) Closed fracture	£ 250
b. Lower leg (tibia or fibula), kneecap (patella), skull, ankle (tarsals) or (humerus, radius, ulna or wrist (carpals))	
(i) Open fracture	£ 330
(ii) Closed fracture	£ 165
c. Hand excluding finger (metacarpals) foot excluding toes (metatarsals), shoulder blade (scapula) breastbone (sternum), or collar bone (clavicle)	
(i) Open fracture	£ 250
(ii) Closed fracture	£ 150

IT IS HEREBY NOTED AND AGREED THAT in so far as cover relates to junior members there will be no Benefit payable under Item 8 – Temporary Total Disablement but the following additional benefits will apply:
CATEGORY A CATEGORY B

Physiotherapy Expenses covered up to	£ 250
Policy Excess each & every claim	£ 25
Subject to referral by GP & treatment beginning within 7 days of injury occurring	

Injury Assistance per school day	£ 25
Maximum amount payable	£ 1,000

Broken Bones Benefit	£ 100
For broken bones requiring a plaster cast to be applied in hospital	



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Medical expenses incurred in respect of Items 8 or 9 within the above time limit specified for such Items will in addition be paid, up to but not exceeding 50 per cent of the total amount of the claim admitted under those Items up to a maximum of £1,000. Only payable in excess of all other valid and collectable insurances.
be paid, up to but not exceeding 50 per cent of the total amount of the claim admitted under those Items up to a maximum of £1,000. Only payable in excess of all other valid and collectable insurances.

Physiotherapy Expenses incurred in respect of Items 8 or 9 within the above time limit specified for such Items will in addition be paid, up to but not exceeding 75 per cent of the total amount of the claim admitted under those Items up to a maximum of £1,000. Only payable in excess of all other valid and collectable insurances.

Dental expenses incurred in respect of Items 8 or 9 within the above time limit specified for such Items will in addition

Age Limit

No cover shall attach if at the commencement date of the Period of Insurance the Insured Person has reached their 85th birthday. 20% of Death benefit applies to any members aged 71 to 85.

Insured Persons

Members and Instructors of the Assured resident in the UK

IT IS HEREBY NOTED AND AGREED THAT cover under this Insurance is restricted to whilst the Insured Persons are on official club duties.

IT IS FURTHER NOTED AND AGREED THAT in respect of persons not in full time gainful employment, item 7 of the schedule of benefits "Permanent Total Disablement" shall mean disablement which entirely prevents the Insured Person from engaging in any and every occupation.

Conditions: Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness

Operative Time: whilst playing, practicing or training, including travelling to and from any venue for these purposes

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This document is intended to provide a summary of the insurance cover for Instructors and Members registered to the World Association of Kickboxing Organisation.

For full terms and policy conditions, please refer to the master Policy Wording which is available on request.