

## Frequently asked questions and useful information

**Q What is the difference between Group Public Liability and Instructor Public and Products Liability?**

A Group Public Liability provides indemnity for your legal liability for damages, including claimant legal costs arising out of accidental injury to any person (other than employees), accidental loss or damage to third party property, nuisance and trespass and member to member indemnity.

Instructor Public and Products Liability provides a personal indemnity to an Instructor for liability arising from their instruction, demonstration or supervision of martial arts activity including legal defence costs.

**Q What weapon use is accepted?**

A We cannot accept use of live bladed weapons on either the Group covers or Instructor Public and Products Liability.

**Q Can a member have Instructor Public and Products Liability if they do not have a black belt?**

A Yes, provided that a senior Instructor can vouch for their experience.

**Q Who qualifies for Instructor Public and Products Liability insurance?**

A All applicants must be over 18 years of age and have a qualification of black belt or confirm a qualification to teach and be connected to a Club or Association.

**Q Can I pay for my Instructor Public and Products Liability cover on Credit/Debit card?**

A Yes, but we must have the fully completed proposal form returned to us no later than 7 days after taking your card details.

**Q What activities are covered under my Instructor Public and Products Liability?**

A We will cover activities which are described on your proposal form or which are subsequently notified to us and accepted.

**Q I already hold Instructor Public and Products Liability cover, but I have been asked to teach outside of my Association, am I covered?**

A Yes, the cover is personal to you as an Instructor, but you have to be attached to an organisation.

**Q I have lost my Instructor Liability Certificate and need a duplicate, can you issue one?**

A We can issue a duplicate, however a fee of £5.00 will be required.

**Q Can I cancel or transfer my Instructor Public and Products Liability cover?**

A No, Instructor Public and Products Liability covers are not transferable and cannot be cancelled mid-term.

**Q Do I need to complete a Proposal Form for renewal of my Instructor cover?**

A Yes, this is a requirement of the insurer.

**Q What is Member to Member cover?**

A This forms part of the Group Public and Products Liability policy and provides cover for one Member to another Member for negligent injury. This is not a form of Personal Accident Insurance.

**Q Why is Personal Accident insurance different to Public and Products Liability cover?**

A Personal Accident cover provides a benefit (subject to the policy terms) if a member is injured whilst participating in Martial Arts regardless of negligence. Liability cover is an indemnity for Legal Liability.

**Q What is an Open Tournament?**

A For competitions/events organised by an Association/Clubs which is open for non-members to take part, the organising Association/Club is required to extend their cover for the duration of the competition/event. The premiums and indemnity levels are shown on the Insurance Cost Summary. We will require the date, venue name, limit of indemnity and payment before cover can be issued.



**Q What is the age limit on the group membership policies?**

A The minimum age is 4 years the maximum age is 70 years.  
The maximum age will only apply to the Personal Accident policy.

**Q Who does the weekly benefit apply to on the Personal Accident policy?**

A It applies to members over 16 years of age only, unless the junior member is hospitalised. Benefit will be paid to the junior member for the period of the hospitalisation. The 2 week excess period will apply.

**Q Does our group cover(s) apply outside the UK?**

A Yes, the policies are World-wide but excluding the USA and Canada in respect of Products Liability Cover, though cover only applies to UK domiciled persons.

**Q What is the procedure when we need to claim?**

A Contact the Allianz claims service on 0344 893 9500 or write to them at: Claims Division Allianz Insurance, 500 Avebury Boulevard, Milton Keynes, MK9 2XX or contact Towergate Insurance (see Important Information leaflet).

**Dojo/Contents**

We can tailor a package of All Risks cover for your Dojo. The policy can include cover for the buildings, contents, business interruption, money and glass.

**Description of Activities**

Your insurer covers only those activities which you declared on your original Proposal Form. You must advise us of all activities in which you participate or any additional ones you wish to include to ensure that adequate cover is effective.

**Health and Safety**

It is important that all adequate and appropriate safety measures have been put into place to ensure accidents are avoided.

**Risk Director**

Please contact Towergate Insurance for more details.

**Membership Records**

In the event of a claim you may be called upon to confirm membership. Please ensure that you keep a record of all members past and present.

Insurers reserve the right to examine membership records. You must ensure that all accidents are recorded for reference in the event of a claim.

## Further information

To find out more about our Martial Arts policies contact us today on:

tel: **01926 439511**

email: **martialguard@towergate.co.uk** web: **www.martialguard.co.uk**

Whilst we have endeavoured to answer some Frequently Asked Questions and provide Useful Information, we would refer you to the terms of the relevant Policy Document(s), Cover Summary and Proposal which will always take precedence.