British Ju Jitsu Association GB
Instructor Summary of Cover

POLICY NUMBER: **XLC-BJJ-2101-0426**

INSURED: Registered Instructors of **British Ju Jitsu Association GB**

ACTIVITIES: Registered Instructors teaching BJJA GB approved activities

PERIOD: 30.04.2026 to 29.01.2027

COVER SUMMARY: Public Liability insurance provides protection against claims made for compensation arising out of an injury to a Third Party or damage to their property caused by a negligent act by the Insured whilst carrying out the insured activities as an Instructor teaching BJJA GB Registered Members Ju Jitsu in accordance with the rules & regulations of the BJJA GB.

Professional Indemnity (PI) insurance provides Financial Loss cover arising from a breach of professional duty, a negligent act, error or omission arising out of your authorised activities.
PI insurance protects the Instructor from performance failures and/or negligent acts arising out of the products and services provided by the business. It is also known as errors and omissions cover, which more accurately describes what it does.

COVER:

PUBLIC LIABILITY	
Limit of Indemnity any one Event	**£10,000,000**
Excess:	£ 100
PRODUCTS LIABILITY	
Limit of Indemnity in the aggregate	**£10,000,000**
Excess	£ 100
(Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied).	
PROFESSIONAL INDEMNITY	
Limit of Indemnity in the aggregate	**£ 5,000,000**
Excess	£ 100
Retroactive Date:	30.04.2022
ABUSE EXTENSION	
Limit of Indemnity in the aggregate	**£ 1,000,000**
Excess	£ 100
Retroactive Date:	30.04.2023

MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider).
2. Excluding all activities other than those disclosed to Underwriters.
3. Excluding Participant to Participant Liability.
4. Excluding all deliberate or intentional Acts.
5. Excluding the use of all sharp/live blades.
6. Coronavirus Absolute Exclusion

ADDITIONAL CONDITIONS:

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs.
2. No one shall be allowed to take part against medical advice.
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval.
4. A qualified First Aider is present at all times.
5. All Instructors must be qualified and insured in accordance with BJJAGB Rules and Regulations.
6. All Instructors with access to children or vulnerable adults must have a current DBS (or National Equivalent) Certificate.
7. BJJAGB Rules and Regulations are to be complied with at all times.
8. The Instructor to Student ratio must not exceed BJJAGB Rules and Regulations.
9. The Parent or Guardian of all children aged 3 or 4 must remain in the Hall during Classes.
10. The following must be in place for the Abuse Cover to be valid:
    - Written Policy on the Protection of Children & Vulnerable Adults.
    - Written Anti-Bullying Policy.
    - Documented Instructions to Coaches/Instructors/Team Officials on the protection of Children or Vulnerable Adults.
    - Written Instructions on managing behaviour & acceptable restraint.
    - A documented method to ensure continued compliance with regulations & guidance on the protection of Children & Vulnerable Adults.
11. All apparatus and equipment is maintained in accordance with manufacturer's recommendations and regularly checked, with any defects found being rectified prior to further use. Checks and findings are to be recorded.
12. Training area is risk assessed on a regular basis, recorded with any defects found and remedied prior to further use.
13. Suitable Personal Protective Equipment is worn when sparring.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

INSURER: AXA XL Insurance Company UK Limited

POLICY TERRITORIAL LIMITS: United Kingdom

POLICY JURISDICTION: United Kingdom

Insurance Limited

LLOYD'S Coverholder

POLICY NUMBER: **XLC-BJJ-2101-0426**

ACTIVITY: BJJA GB Approved Ju Jitsu

OPERATIVE TIME: Cover whilst taking part in Ju Jitsu Training; Grading; Assessments & Competitions/Demonstrations including direct travelling to/from such activities Worldwide.

COVER: **SPORTS INJURY**

1) Death (under 18's 20%)		**£50,000**
2) Loss of Limbs or Eyes		**£50,000**
3) Permanent Total Disablement from ANY occupation following accident. Continental Scale as defined in the policy		**£50,000**
4) Temporary Total Disablement from USUAL occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks		**£75 per week**
5) Broken Bones Benefit	Arm; Leg; Cheekbone; & Collar Bone Maximum Benefit per Member No cover if a valid claim is made under the Temporary Total Disablement section above. A broken wrist would be included if the break occurs at the base of the radius or Ulna. A broken ankle would be covered if the break occurs in the base of the fibula or tibia. If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	**£150** **£450**
6) Physiotherapy Expenses	Maximum benefit per Member Maximum of 10 sessions per Member	**£350**
7) Dental Expenses	Maximum benefit per Member Excess each & every claim Excluding damage to dentures; bridges; crowns & all other dental appliances. Emergency Dental Benefit shall only be payable if at the time of the accident a mouthguard was being worn in accordance with the rules and regulations of BJJAGB.	**£1,500** £25
8) Broken Bones Benefit	Arm; Leg; Cheekbone; & Collar Bone Maximum Benefit per Member No cover if a valid claim is made under the Temporary Total Disablement section above. A broken wrist would be included if the break occurs at the base of the radius or Ulna. A broken ankle would be covered if the break occurs in the base of the fibula or tibia. If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	**£150** **£450**

9) Hospital Benefit	Cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Bodily Injury following an Accident sustained during the operative time. Benefit payable for a maximum of 30 days (subject to a 1 day excess). Definition: day means each completed 24 hour period.	**£25 per day**

CONDITIONS: Temporary Total Disablement benefit must not exceed 75% of normal weekly income.

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

*For ages 71 to 85, benefits exclude Permanent Total Disablement, Hospital Benefit, Physiotherapy Expenses and Broken Bones Benefit.

Excluding the use of any live/sharp blades/weapons.

All terms & conditions as per the insurers standard form of policy wording.

INSURER: AXA XL Insurance Company UK Limited.

INFORMATION:

Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport and accidents happen, with potentially devastating effects.

The BJJA GB Personal Accident policy is designed to help Instructors in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for BJJA GB to purchase a policy that suits the individual needs of every member.

Instructors are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policies to protect their income and assets in the event of an injury sustained whilst participating in their chosen martial art.

Individual Personal Accident quotations are available from sportandleisure@pulse-insurance.co.uk