

# **TAO Policy in relation to the Insurance of Participants**

## **1. INSTRUCTORS' INSURANCE**

All Instructors must have current public liability and professional indemnity insurance with the correct level of cover for their activities. The TAO is not responsible for any failure by Instructors to keep themselves fully insured.

## **2. PARTICIPANTS' INSURANCE**

The TAO policy is that there should be no participation in classes without personal accident cover for participation in martial arts. The level of cover should meet the Sports Council Minimum Standards.

All Instructors should ensure that people participating in their classes are informed of the organisation's policy relating to insurance. The BCCMA instructor's insurance provides cover for newcomers for the first four attendances at a class.

If participants take out Full Membership of the TAO they will have a BCCMA licence, which provides free personal accident cover tailored to these requirements. The details of the cover are set out on the website.

If participants take out Associate Membership of the TAO they are required to make their own arrangements for accident cover for their training to at least the Sports Council minimum standards. Instructors should require Associate Members to confirm in writing that they have such cover before allowing them to participate in training.

Cover cannot be backdated so it is important that the Full Membership or, for Associate Members, other insurance is purchased initially before the end of the 4 week trial period and subsequently renewed before it expires each year. Full Members may renew their membership and BCCMA licence on-line at the TAO website where a Paypal facility is available for secure payment.

It is the responsibility of the Instructor to monitor the insurance status of their participants. The TAO will not issue reminders about the need to renew membership and/or policies.

## **3. UNINSURED PARTICIPANTS**

Should participants over 16 years old fail to acquire or renew their insurance at the relevant time and Instructors allow them to continue to participate in classes, this will be at the participant's and the Instructor's own risk. The Organisation can take no responsibility for uninsured participants. It is the responsibility of the Instructor to maintain an awareness of the insurance status of participants in a class and to regulate their activities accordingly.

No vulnerable adult or person 16 years or over may participate in a class without insurance.

## **4. OBSERVERS**

People should only be allowed to watch a class if covered by the premises' public liability insurance.