



## BDA Insurance

All Sports Governing Bodies have a “duty of care” to their members and the BDA is no exception. We have procedures in place to lessen risks at all BDA activities. However, accidents do happen and to help safeguard individuals and clubs, we take out insurance to cover all probable incidents. All activities held under the BDA banner such as National League Events, National Cup Finals, BNTS/GB training and Coaches and Race Officials Courses are covered under the BDA Combined Insurance.

Some dragon boat related activities are carried out under supervision of BDA Member Clubs. The BDA does not have control over these activities but does offer advice of procedures to follow. The BDA Combined Liability cover is extended to cover individual Clubs when a Club registers for its annual BDA Membership. Each Registered Club is then insured for all its activities held on and off the water. Therefore, if an accident occurs at Club training for instance, any compensation would be set against the Clubs insurance.

This club insurance does not cover individual club members, however. Each BDA individual member is provided with Combined Liability Insurance when they register for BDA Membership, included within the membership fee. This means that if one member injures another and is sued for compensation, the members own liability cover will respond to defend them and pay compensation if it is due. Also included in the BDA Individual Membership is Personal Accident cover for the individual should they themselves sustain an injury and/or be incapacitated.

It is therefore very important for Clubs and individuals to register for BDA Membership and the BDA recommends that all individual members of Clubs apply for BDA Membership, regardless of whether they intend to race or not.

### Main Features of the Combined Liability Policy

<b>Public Liability</b> £5m limit of indemnity Any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities  Includes: <ul style="list-style-type: none"> <li>• Member to member liability</li> <li>• Indemnity to principals</li> <li>• Liability for damage to leased, hire, or borrowed premises</li> </ul>
<b>Products Liability</b> £5m limit of indemnity Any one period of cover	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the insured
<b>Professional Indemnity</b> £5m limit of indemnity Any one occurrence	Loss (financial or otherwise) arising out of errors and omissions (e.g. bad advice or failure to act)
<b>Libel and Slander</b> £5m limit of indemnity Any one occurrence	Includes defamation, which is vital in relation to the consequences of allegations of abuse
<b>Directors' and Officers' Liability</b> (clubs only) £5m limit of indemnity Any one occurrence	Personal legal protection in respect of mismanagement, including protection for insured persons against employment wrongful acts including but not limited to violation of employment discrimination laws (subject to a policy inner limit of £1 million per period in respect of employment practices)
<b>Legal Defence Costs</b>	In connection with the defence of criminal proceedings brought or in appeal against a conviction arising from such proceedings relating to an offence alleged to have been committed in the course of the business in respect of a breach of Health and Safety at Work Act or Part II of the Consumer Protection Act.



## Club Social Activities

Low risk club social activities such as summer barbecues or quiz nights are covered by the BDA insurances. Higher risk activities, however, such as bonfires, fireworks parties or events that include inflatable equipment such as bouncy castles are excluded.

To arrange cover please contact Howden UK Group Ltd directly on 0121 698 8052.

Social activities of individual members are only covered as part of a club organised event.

## Personal Accident

### Insured person

Any full or associate member of the Policyholder aged 3 year or over but under the age of 80 years.

### Effective time

Whilst participating in any association organised activities anywhere in the world. Whilst travelling directly to and from such activity within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland.

### Benefits

Accidental bodily injury resulting in:	Amount of Benefit
Death	£10,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£50,000
Permanent Partial Disablement	£50,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

Personal Accident Extensions		
Accidental bodily injury resulting in:		Amount of Benefit
Broken Bones	Arm, wrist or hand	£100
	Leg, ankle or foot	£200
	Maximum any one accident	Up to £500
Coma Benefit	£50 per day up to a maximum of 365 days	
Convalescence	£100	
Dental Expenses	£500	
Disappearance	£10,000	
Hospitalisation	£50 per day up to a maximum of 365 days	
Medical Expenses	up to 15% of the amount payable for a valid death and /or Capital Benefits claim Permanent severance or permanent and total loss of use of <ul style="list-style-type: none"> <li>• A thumb 30%</li> <li>• A forefinger 20%</li> <li>• Any finger other than a forefinger 10%</li> <li>• A big toe 15%</li> <li>• Any toe other than a big toe 5%</li> <li>• A shoulder or elbow 25%</li> <li>• A wrist, hip, knee or ankle 20%</li> <li>• The lower jaw by surgical 30%</li> <li>• A foot below the level of the ankle 50% (talo-tibial joint)</li> <li>• The back or spine below the neck with no damage to</li> </ul>	

	<p>the spinal cord 40%</p> <ul style="list-style-type: none"> <li>• The neck or cervical spine with no damage to the spinal cord 30%</li> <li>• Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.</li> </ul> <p>When more than one form of permanent partial disablement results from Accidental Bodily Injury the percentages will be added together but We will not pay more than 100% of the Permanent Total Disablement in total. If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made</p>
<b>Permanent Partial Disablement</b>	

**Additional Services:** (Please quote Aviva policy number)

- Counselling Service Helpline – 0117 934 0105
- Legal and Tax Helpline – 0845 300 1899
- Risk Solutions Helpline – 0845 366 6666
- [www.cutredtape.co.uk](http://www.cutredtape.co.uk) – legal and business template documents relating to HR, finance, law, dismissal etc.

**Liability Claims Notification Requirements**

<ul style="list-style-type: none"> <li>• You are required to give insurers immediate written notice with full particulars of any claims or circumstances which may give rise to a claim, regardless of any excess that you have to bear under your policy cover, or whether you think that you may be legally liable.</li> </ul>	
<ul style="list-style-type: none"> <li>• Every letter, claim, writ, summons and process in connection with such circumstances must be forwarded to Howden UK Group Ltd immediately on receipt.</li> </ul>	
<ul style="list-style-type: none"> <li>• Written notice must be given to insurers immediately you have knowledge of any prosecution, inquest or inquiry in connection with any circumstances, which may give rise to liability under the policy.</li> </ul>	
<p>In order to achieve this, you should notify Howden UK Group Ltd immediately of any incident that involves:</p>	
<ul style="list-style-type: none"> <li>• A fatal accident</li> </ul>	<ul style="list-style-type: none"> <li>• Any allegations of libel/slander</li> </ul>
<ul style="list-style-type: none"> <li>• Any allegations of professional negligence i.e. arising out of tuition, coaching or advice given</li> </ul>	<ul style="list-style-type: none"> <li>• Any investigation under any child protection legislation</li> </ul>
<ul style="list-style-type: none"> <li>• Any circumstance involving damage to third party property</li> </ul>	<ul style="list-style-type: none"> <li>• An injury involving either referral to or actual hospital treatment</li> </ul>

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of insurers and COULD result in the withdrawal of any indemnity.**

**Finally, please note that this is a liability policy where insurers decide if negligence attaches to you. Therefore any payments you make to third parties will not necessarily be reimbursed.**

**Please report any incident or claim to: Karen Stewart at Howden on 0121 698 8046  
E- Mai: [karen.stewart@howdengroup.com](mailto:karen.stewart@howdengroup.com)**