MARTIAL ARTS GB

SUMMARY OF COVER

INSTRUCTOR INDEMNITY

PROFESSIONAL LIABILITY
PUBLIC LIABILITY
PRODUCT LIABILITY

This policy provides an indemnity to an instructor for liability arising from their instruction, demonstration or supervision of Martial Arts activity including legal defence costs.

Important - All persons, who teach or supervise, must arrange this cover (minimum age at application is 18 years). All instructors must have a recognised qualification or confirm black belt or equivalent has been obtained.

Available limits	£5,000,000
	£10,000,000

Instructors public & products liability insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you, or caused by advice or instruction given by you.

STUDENT LICENCES

MEMBER TO MEMBER LIABILITY
GENERAL THIRD PARTY
PUBLIC LIABILITY

This policy provides indemnity for your legal liability for damages including 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 liability.

Available limits £5,000,000
Territorial limits UK only

STUDENT PERSONAL ACCIDENT

1. **Accidental Death**	
i. in respect of Insured Persons over 16or over 18 if in full time education	£50,000
ii. in respect of Insured Persons under 16 or under 18 if in full time education	£2000
2. **Loss of one limb**	£50,000
3. **Loss of two or more limbs or Loss of sight**	£50,000
4. **Loss of hearing in one ear or Loss of Internal Organ**	£25,000
5. **Loss of hearing in both Ears**	£50,000
6. **Loss of speech**	£50,000
7. **Permanent Total Disablement**	£50,000
8. **Temporary Total Disablement** (per week) 100% of weekly wage up to (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£50
9. Additional Travel Expenses (per week) (Excess Period 14 days, Maximum Benefit Period 52 weeks)	£25
10. **Broken Bones**	
a. **Arm, Leg, Cheek bone, Collar bone**, (per bone)	£50
Maximum Benefit per Insured Person	£150
b. **Finger, Thumb or Toe** (per bone)	£5
Maximum Benefit per Insured Person	£15
11. **Emergency Dental Pain Relief Expenses**	**Not Insured**
12. **Hospitalisation**	
a. **In-Patient Benefit** (per day)	£25
Maximum In-Patient Benefit per Insured Person	£750
b. **Convalescence Benefit** (per day)	£25
Maximum Convalescence Benefit per Insured Person	£750
13. **Legal Advice Helpline**	**Not Insured**
14. **Physiotherapy (number of physiotherapy sessions)**	**Not Insured**
15. **Rehabilitation and retraining expenses**	£1,000

Maximum Benefit Any One Insured Person

Capital Sums Benefits 1 to 15	£50,000

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