Summary of cover 2026 - 2027

Entitled to Indemnity: British Taekwondo Ltd

Period of Cover: 01 April 2026 to 31 March 2027

Insured Activities: National governing body for Taekwondo and declared activities including but not limited to the promotion and administration of the sport. Organisation and running of events.

Training or grading in British Taekwondo clubs and participating in British Taekwondo organised or sanctioned activities and events in the UK and whilst participating in World Taekwondo events overseas.

Combined liability insurance

Cover

This covers legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to Sportscover Europe within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments.

The professional indemnity, abuse and directors & officers cover is written on a "claims made" wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

All incidents that may give rise to a claim in the future should be notified to Sportscover Europe through Howden Insurance Brokers Ltd, at the time of incident.

Limit of indemnity

Public liability	£ 15,000,000	any one occurrence (£250 excess)
Abuse	£ 2,000,000	any one period of cover (£1,000 excess)
Products liability	£ 15,000,000	any one period of cover
Professional indemnity	£ 10,000,000	any one claim
Directors & officers liability	£ 5,000,000	any one period (£250 excess)
Employment practices liability	£ 250,000	any one period
Employers liability	£ 10,000,000	any one period

Principle exclusions - Liability arising out of:

- Criminal acts
- The ownership, possession or use of any mechanically propelled
- vehicle, aircraft, hovercraft or water-borne craft
- Product guarantee or recall, repair or replacement
- In connection with damage to any data
- Incidents prior to the retroactive date
- Claims arising out of, or in connection with, damage to any data
- Deliberate, dishonest or unforeseeable acts
- Claims brought in the USA/Canada
- Incidents / claims known to you but not reported to insurers.
- Pollution, unless caused by a sudden identifiable, unintended and unexpected incident
- Participant to participant claims
- Damage to own property
- Loss of, or damage to, property in your custody or control
- Fines, penalties or punitive damages
- Any discrimination, harassment or unfair treatment
- Abuse in respect of the individual accused or alleged to have
- committed abuse or have permitted abuse

All covers are provided by Sportscover Europe under policy number PLON99/0097804, other than public liability in excess of £10m (to a maximum of £15m) which is provided by Great Lakes Insurance UK Limited via JRP Insurance Management Limited under policy number B1161S26BL410

The above is intended to be a summary only, a full copy of the policy wordings are available on request.

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident notification guidelines are attached to this document to assist you. Please contact Howden Insurance Brokers Ltd on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden Insurance Brokers Ltd.

This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

Incident notification guidelines

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident
- an injury involving either referral to or actual hospital treatment
- any allegations of libel/slander
- any allegations of professional negligence i.e. arising out of tuition, coaching or advice given
- any investigation under any child protection legislation
- any circumstance involving damage to third party property. An injury is defined as:-
  - any head injury that requires medical treatment (doctor or hospital)
  - any fracture other than to fingers, thumbs or toes
  - any amputation, dislocation of the shoulder, hip, knee or spine
- loss of sight (whether temporary or permanent)
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Insurance Brokers Ltd claims department for further advice.

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 any third parties will not necessarily be reimbursed.

Incident recording guidelines

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status (e.g. customer); nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported

Reporting incident to Health & Safety Executive

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website www.hse.gov.uk/riddor.