



Brazilian Jiu Jitsu UK Council INSURANCE COVER DETAILS

Cover Type	Limits of Indemnity	Cover Details
Public Liability	£ 20,000,000 £ 2,500,000 (Abuse Sub Limit)	Indemnity for injury to third parties caused by the BJJ, Academies, Clubs, Coaches, Members or Volunteers.
Products Liability	£ 10,000,000	Cover includes: <ul style="list-style-type: none"> Abuse - in respect of minors or vulnerable adults (no cover for the abuser) Professional Advice - cover for negligent coaching Member to Member - should one member injury another during competition Indemnity to Principals - cover for Third Parties who are sued due to your own negligence's
Professional Indemnity	£ 10,000,000	Provides indemnity for the professional advice you give to others. Cover includes: <ul style="list-style-type: none"> Financial advice Defamation - Libel & slander
Management Liability	£ 10,000,000	Provides indemnity should a director or official of the BJJ and its Academies be sued for decisions they have made in the course of their work. Cover includes: <ul style="list-style-type: none"> Health & safety/manslaughter Employment claims Outside entity Pension or employee benefit schemes
Employers Liability	£ 10,000,000	Provides cover for Injury, death, disease to employees in the course of their work. Cover includes: <ul style="list-style-type: none"> Volunteers & those on work experience
Crisis Containment	£ 25,000	Provides use of a public relations crisis specialists in respect of insured claims.
Personal Accident Benefits	1. Death 2. Permanent total disablement 3. Permanent disabling injuries 4. Dental injury 5. Hospital confinement 6. Convalescence 7. Broken bones	This is a 'non-fault' cover that pays out a pre-determined sum of money to a member who suffers an injury that is included in the benefit list, assuming the injury occurred while taking part in a BJJ activity. For instance, in respect of a broken leg the policy will pay £300 direct to the member. For the most severe injury, resulting in Permanent Total Disablement, the benefit would be £50,000.