

KUGB LICENCE-RELATED INSURANCE SYNOPSIS

Insured Persons

All individual licenced members of clubs affiliated to the Karate Union of Great Britain and practicing Shotokan Karate, each of whom is separately insured. New members are also insured for a maximum of three training sessions before acquiring a license.

Details of Benefit

1 Public Liability Royal and Sun Alliance - Policy No SLRKJ849606

Each member is covered for his/her legal liability in respect of:

- Accidental injury to any person
- Loss or damage to material property
- Costs of legal representation at any Coroner's Court, inquest, or proceedings in any court arising out of any alleged breach of statutory duty resulting in injury, loss or damage.

Indemnity - up to £5,000,000

2 Personal Accident Royal and Sun Alliance -Policy No PCRKJ849617

If any member shall suffer accidental bodily injury which shall independently of any other cause result within 2 years in death or disablement, the company will pay to the insured:

	Persons 5-15 years old (inclusive)	Persons 16-75 years old (inclusive)
Death	£2,000	£25,000
Loss of two or more limbs or both eyes	£25,000	£25,000
Loss of one limb or eye	£25,000	£25,000
Permanent total disablement from gainful employment of any or whatever kind	£25,000	£25,000

3 Professional Indemnity Royal and Sun Alliance-Policy No 21520902

Each Instructor is covered for his/her legal liability in respect of:

- Accidental injury to any person
- Loss or damage to material property
- Costs of legal representation at any Coroner's Court, inquest, or proceedings in any court arising out of any alleged breach of statutory duty resulting in injury, loss or damage.

Indemnity - up to £5,000,000

nb: The Professional Indemnity cover applies only to Instructors who teach no more than 6 hours per week on average and only applies whilst teaching at a KUGB approved venue, class or course.

Claims

All claims should be made in writing within 14 days of the accident to:

The KUQB Administrator, PO Box 3, Wirral CH43 6XX

Claims may only be made by holders of a KUGB licence which is current at the time of the accident.

March 2001 Issue