

British Ju Jitsu Association GB Instructor Summary of Cover

May 2025

INSURED:	Registered Members of the BJJ GB
POLICY NUMBER:	XLC-BJJ-2101-0425
ACTIVITY:	BJJA GB Approved Ju Jitsu in Great Britain
OPERATIVE TIME:	Cover whilst taking part in Ju Jitsu Training; Grading; Assessments & Competitions/Demonstrations including direct travelling to/from such activities Worldwide.

SUMMARY OF PERSONAL ACCIDENT BENEFITS:

1) Death (under 18's 20%)		£50,000
2) Loss of Limbs or Eyes		£50,000
3) Permanent Total Disablement from ANY occupation following accident. Continental Scale as defined in the policy		£50,000
4) Temporary Total Disablement from USUAL occupation following accident only. 14 Day Excess each & every claim. Benefit payable for up to 52 weeks		£75 per week
5) Broken Bones Benefit	Arm; Leg; Cheekbone; & Collar Bone Maximum Benefit per Member No cover if a valid claim is made under the Temporary Total Disablement section above. A broken wrist would be included if the break occurs at the base of the radius or Ulna. A broken ankle would be covered if the break occurs in the base of the fibula or tibia. If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	£150 £450
6) Physiotherapy Expenses	Maximum benefit per Member Maximum of 10 sessions per Member	£350
7) Dental Expenses	Maximum benefit per Member Excess each & every claim Excluding damage to dentures; bridges; crowns & all other dental appliances. Emergency Dental Benefit shall only be payable if at the time of the accident a mouthguard was being worn in accordance with the rules and regulations of BJJAGB.	£1,500 £25

8) Broken Bones Benefit	Arm; Leg; Cheekbone; & Collar Bone	£150
	Maximum Benefit per Member	£450
	No cover if a valid claim is made under the Temporary Total Disablement section above.	
	A broken wrist would be included if the break occurs at the base of the radius or Ulna.	
	A broken ankle would be covered if the break occurs in the base of the fibula or tibia.	
9) Hospital Benefit	If any of the smaller surrounding bones were fractured this would not be classed as a broken arm/leg.	
	Cover under this Certificate is extended to include a Hospital Cash Benefit payable as a direct result of Bodily Injury following an Accident sustained during the operative time.	
	Benefit payable for a maximum of 30 days	£25 per day
	(subject to a 1 day excess).	
	Definition: day means each completed 24 hour period.	

CONDITIONS:	Temporary Total Disablement benefit must not exceed 75% of normal weekly income.
	Excluding any injuries or disablement arising from any pre-existing defect, infirmity or sickness.
	Age Limit: No cover shall attach under this Certificate if at the commencement date of the Period of Insurance the Insured Person has reached his 71st birthday.
	Excluding the use of any live/sharp blades/weapons.
	All terms & conditions as per the insurers standard form of policy wording.
INSURER:	AXA XL Insurance Company UK Limited.

INFORMATION:

Playing or participating in any sporting activity carries its own risks. Martial Arts is a contact sport and accidents happen, with potentially devastating effects.

The BJJA GB Personal Accident policy is designed to help Instructors in cases of the most serious of injuries, fortunately quite a rare occurrence. It is impossible for BJJA GB to purchase a policy that suits the individual needs of every member.

Members are encouraged to take responsibility for their own personal circumstances and consider taking out top up, tailor made individual personal accident policies to protect their income and assets in the event of an injury sustained whilst participating in their chosen martial art.

Individual Personal Accident quotations are available from sportandleisure@pulse-insurance.co.uk

MEMBER PUBLIC LIABILITY INSURANCE

Public Liability:	Limit of Liability any one occurrence £10,000,000
Summary of Cover:	Public Liability insurance provides protection against claims made for compensation arising out of an injury to a Third Party or damage to their property caused by a negligent act by the Insured whilst carrying out the insured activities (Ju Jitsu) in accordance with the rules & regulations of the BJJ GB.
Period:	30.04.2025 to 29.04.2026
Policy No.:	XLC-BJJ-2101-0425
Insurer:	AXA XL Insurance Company UK Limited

Participant to Participant v Member to Member Insurance

Under the Public Liability Insurance are Clubs and Members covered for Participant-to-Participant Liability and/or Member to Member Liability and what is the difference?

Participant to Participant:

The policy excludes any Personal Injury caused and/or contributed to, by any participant in a bout, sparring or any other contact situation, to another participant.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout, sparring or contact situation and as a result, the opponent brings an action against them. This is NOT covered.

Member to Member:

A Member is defined as any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in the insured martial art.

Member to Member cover is the liability of one Member to another Member, when they are NOT participating in a contact situation within the insured martial art e.g. a member accidentally shuts another member's fingers in the door of the dressing room.

So, in summary, **Member to Member Liability is covered** but **Participant to Participant Liability is excluded**.

Sub Note: Whilst Participant to Participant liability is specifically excluded, an injured opponent still has the opportunity to bring an action against the Club and/or an Instructor at the Club, in a bid to secure compensation for his/her injuries, however, in order to be successful they must provide proof that their injury was caused as a result of a negligent act by the Club and/or Instructor.