



## BDA Insurances

All Sports Governing Bodies have a "duty of care" to their members and the BDA is no exception. We have procedures in place to lessen risks at all BDA activities. However, accidents do happen and to help safeguard individuals and clubs, we take out insurance to cover all probable incidents. All activities held under the BDA banner such as National League Events, National Cup Finals, BNTS/GB training and Coaches and Race Officials Courses are covered under the BDA Insurance Policy as Civil Liability Insurance.

Some dragon boat related activities are carried out under supervision of BDA Member Clubs. The BDA does not have control over these activities but does offer advice of procedures to follow. The BDA Public and Civil Liability cover is extended to cover individual Clubs when a Club registers for its annual BDA Membership. Each Registered Club is then registered for all its activities held on and off the water. Therefore, if an accident occurs at Club training for instance, any compensation would be set against the Clubs insurance.

However these Public/Civil Liability Insurances do not cover our individual members. Each BDA Individual Member, when they register for BDA Membership, pays for Civil Liability Insurance with their Membership Fee. Thus, if one member accidentally injures another member with their paddle, then the injured paddler could claim against the offenders Civil Liability Insurance. Also included in the BDA Individual Membership Fee is Personal Accident cover for the individual should they sustain an injury and/or be incapacitated.

It is therefore very important for Clubs and Individuals to register for BDA membership and the BDA recommends that all individual members of clubs apply for BDA membership, regardless of whether they intend to race or not.

### Main Features of the Civil Liability Insurance Policy

<b>Public Liability</b>	Accidental bodily injury to third parties and/or damage to third party property arising out of the insured activities
	Includes Member to member Liability Indemnity to principals Liability for damage
Limits of Indemnity	£5,000,000 for any one occurrence
<b>Products Liability</b>	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the insured.
Limits of Liability	£5,000,000 for any one period
<b>Professional</b>	Loss (financial or otherwise) arising out of errors and omissions (eg bad advice or failure to act)
Limits of Liability	£5,000,000 for any one occurrence
<b>Libel and Slander</b>	Includes defamation, which is vital in relation to the consequences of allegations of abuse
Limits of Liability	£5,000,000 for any one occurrence
<b>Directors and Officers' protection</b>	Personal legal protection in respect of mismanagement, including protection for insured persons against employment wrong acts including but not limited to violation of employment discrimination laws (subject to a policy inner limit of £1 million per period in respect of employment practices)
Limits of Liability	£5,000,000 in any one period (costs inclusive)

**Legal Defence Costs** In connection with the defence of criminal proceedings brought against a conviction arising from such proceedings relating to an offence alleged to have been committed in the course of the business in respect of a breach of Health and Safety at Work Act or Part 11 of the Consumer Protection Act.

Limits of Liability £5,000,000 in any one period

**Personal Accident**

Insured person – Any full member of the group policyholder aged 3 years or over but under 80 years.

Effective Time – Whilst participating in any association organised activities anywhere in the world. Whilst travelling directly to and from such activity within the United Kingdom, the Isle of Man the Channel Isles or the Republic of Ireland.

Cover- In the event of death and permanent disablement, the benefits are payable if during the period of insurance the insured person suffers accidental bodily injury resulting directly and independently of any other cause within two years in death, loss or disablement. Cover includes accidental damage or loss of teeth.

Benefits	Death	£10,000
	*Permanent total disablement	£50,000
	*Permanent disabling injuries	£50,000
	Temporary total disablement	Not insured
	Benefit period 104 weeks	Not insured
	Deferment period 7 days	Not insured
	*Dental Injury	up to £500
	Hospital confinement	£30 per day
	Benefit period	25 days
	Maximum any one accident	£750
	Convalescence	£100
	**Broken bones	
	Arm, wrist or hand	£100
	Leg, ankle or foot	£200
	Maximum any one accident	£500

\*The benefit will be reduced by 50% for persons 70 years or over

\*\*The benefit will be by 50% for person 65 years or over

The benefits for the loss of use of sight, hearing, limbs, spine or other body parts are on a sliding scale and can be obtained from the BDA Secretary should the need arise.