**BAB INSURANCE SCEME EXPLAINED – FREQUENTLY ASKED QUESTIONS (FAQs)**

**Q**. *I already have insurance for my Association – do I have to take out the BAB’s insurance?***A.** Associations and their membership cannot “opt out” of the BAB Insurance “package” as it is a membership benefit.

**Q.** *This policy does not cover all of our activities – can the BAB policy be extended to cover them?***A**. The BAB arranges insurance with the intention of accommodating the generic needs of a BAB association. ***The BAB is not authorised or regulated to arrange or advise on insurance matters.***  The BAB will accept requests to investigate additional benefits; however, if it is deemed that the benefit would not aid the majority of the membership, you will need to contact Endsleigh to discuss your specific needs.

**Q.** *If my Association resigns from the BAB, are my Instructors, students & clubs still covered?*

**A.** No. All cover hinges on the Association to which the club, instructor or student is registered being members of the BAB. Unless your members or clubs re-register with another BAB Association, their cover will be invalidated.

**Q.** *I own the property which is also the Club venue. Do I still need the BAB venue cover?***A.** Yes, because the BAB venue policy gives employee (volunteers / officers) third party liability cover as part of the BAB’s total insurance package.

**Q.** *Am I covered for hire of property or against damage to my own property?***A.** The Liability insurance includes cover in respect of claims directly or indirectly due to damage to premises rented to you for which you would not be liable other than by the lease or other agreement in place. Your “Club” property (e.g. mats, gis, weapons, etc) is covered up to a maximum of £1654 per claim, with a £250 excess which you will bear.

**Q.** *I sometimes teach Aikido abroad, will I be covered?***A.** Yes. However, you are only covered for professional indemnity cover. You are advised to take out appropriate travel insurance to provide cover for flight cancellations, emergency medical expenses, etc.

**Q.** *We sometimes have visiting instructors from overseas. Can they be covered under the BAB insurance package?*

**A.** If they are only visiting the UK (e.g. they are not a permanent resident or do not have a work or study permit), they **cannot** be covered by the BAB insurance package.

**Q.** *I sometimes teach self-defence, am I covered?***A.** You are only covered to teach Aikido. If you teach Aikido as a form of self-defence, you will be covered.

**Q.** *When new students come to practice for one or two nights but then do not come back, are they covered for insurance if I have not processed Association/Club membership for them?*

**A.** New students can be covered under the BAB insurance policy for up to 3 “taster” sessions before formal Association membership must be processed. All clubs need to do is record the name, address and the date of those attending, and keep it on file or in a registration book so that there is a record. In the event of an accident the normal incident and claim notification procedures should be followed. However, where this procedure is not followed they will have no “member to member” third party liability or personal accident insurance cover in the event that they are severely injured or worse. They could, however, still make a claim against the instructor, Club, and/or Association/BAB. (See also the next FAQ)

**Q.** *Am I covered for third party and personal accident insurance if I am practising with a “non-BAB martial artist” at their Club or if they are visiting my Club?*

**A.** Where no insurance cover can be verified the BAB advises that no training is conducted with that person or, if it is, it is conducted **at your own risk**. **The only ‘safe position' is to practice with bone fide insured persons**.

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