



ALLIANCE UK INSURANCE SCHEME EXPLAINED



FREQUENTLY ASKED QUESTIONS (FAQs)

- Q.** *I already have insurance for my Association – do I have to take out the ALLIANCE UK insurance?*
A. **ALLIANCE UK does NOT sell insurance.** Membership of the Alliance includes insurance cover as part and parcel of the membership package of benefits.
- Q.** *This policy does not cover all our activities – can the policy be extended to cover them?*
A. The ALLIANCE UK arranges insurance with the intention of accommodating the generic needs of its Associations. **The ALLIANCE UK is not authorised or regulated to arrange or advise on insurance matters.** We can 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 ALLIANCE UK, 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 ALLIANCE UK. Unless your members or clubs re-register with another ALLIANCE UK Association, their cover will be invalidated.
- 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.
- Q.** *I sometimes teach Aikido abroad, will I be covered?*
A. Yes. However, you are only covered for professional indemnity (PI). 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 ALLIANCE UK 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 ALLIANCE UK insurance package.
- Q.** *I sometimes teach self-defence, am I covered?*
A. Kickboxing, Thai Boxing, Muay Thai, Wrestling, Grappling Mixed Martial Arts and Brazilian Ju-Jitsu are covered as part of a training regime. **This policy specifically excludes** any associated sparring, competitions, ring work, or the use of live-blades as training weapons.
- 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. It is ALLIANCE UK policy that new students can be covered under the ALLIANCE UK insurance schedule 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 the Association and ALLIANCE UK. (See also the next FAQ)
- Q.** *Am I covered for third party and personal accident insurance if I am practising with a “non-ALLIANCE UK martial artist” at their Club or if they are visiting my Club?*
A. Where no insurance cover can be verified the ALLIANCE UK 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.**

For those wishing to read or review the “small print” of the Sportscover Combined Liability Insurance document 190404, this is downloadable via the insurance menu on our website:
www.aikidoalliance.co.uk

