



INSTRUCTOR AND MEMBER CLASSIFICATION

REFEREE CLASSIFICATION

INSTRUCTOR AND MEMBER REGULATIONS

INSURANCE POLICY AND SCHEDULE

DATE OF IMPLEMENTATION: 1ST APRIL 2016

CLASSIFICATION AND DEFINITION OF MEMBERS, INSTRUCTORS AND REFEREES

British Taekwondo classifies and defines its members, instructors and referees as described in the following sections.

(1) NOTES

- (1) Within the UK, BT Member Clubs and individual members are not permitted to have membership of any other WTF-style organisation or club in the UK or associated territories (Isle of Man, Gibraltar, Channel Islands) that purports to practice *kukki-taekwondo* (WTF-style taekwondo).
- (2) All individual members of a Member Club or a Member Group must possess current membership of British Taekwondo. British Taekwondo membership insurance is valid when all persons who train or compete together are insured under the same policy. Clubs must therefore register *all their members* with British Taekwondo, not just those that wish to enter competitions or sit dan or poom promotion tests.
- (3) There has, in the past, been an irregular practice where some non-British Taekwondo clubs registered only their competitors, through existing British Taekwondo clubs, in order to gain access to British Taekwondo events. This is not allowed. Clubs that are not already Members of British Taekwondo and wish to join, must affiliate to British Taekwondo and must register all of their members, not a selected few.
- (4) Member Clubs or Member Groups may not register individual members of non-British Taekwondo clubs. Members of non-British Taekwondo clubs may only register as British Taekwondo members if the whole club joins British Taekwondo.
- (5) Insurance cover of any type ceases on the expiry date shown on the membership and insurance receipt and any BT issued certificate. Therefore members, instructors, coaches and referees must renew at least three weeks before expiry date to enjoy continuous cover.

(2) MEMBER

The membership fee includes free insurance cover.

- (1) Instructors and Referees are also covered by the member regulations.
- (2) There is no minimum age for insurance cover.
- (3) Members are required to have a current BT membership while training at a BT club.
- (4) Members insurance does not cover a member as an instructor, assistant instructor, center Referee or to grade. Members are insured as a Class Assistant.
- (5) Members over 75 years old are not covered for personal accident but are covered for public liability.
- (6) The member's insurance does not cover the member to compete or train at clubs that are not affiliated to British Taekwondo.
- (7) Members are not permitted to train with, teach or coach any other WTF-style organisation or club in the UK or associated territories (Isle of Man, Gibraltar,

Channel Islands) that purports to practice WTF-style taekwondo or *kukki-taekwondo*.

- (8) See British Taekwondo Insurance Regulations below.

(3) INSTRUCTOR CLASSIFICATION

There are five categories of instructor.

(A) Main Club Instructor

- (1) Must be a minimum of 18 years old.
- (2) Must be a minimum of 1st Dan.
- (3) Must have a relevant Home Nations criminal record check as specified below:
 - I. England, Wales and Isle of Man Current DBS enhanced disclosure
 - II. Scotland Registered with the Protection of Vulnerable Groups Scheme
 - III. Northern Ireland Registered with Access Northern Ireland
 - IV. Gibraltar Police Certificate of Good Conduct.
- (4) Must be a Registered British Taekwondo Instructor
- (5) Must have Instructor indemnity insurance and BT membership.
- (6) Will have preferably completed the relevant voluntary Level 2 instructor education courses (this may become mandatory in the future).
- (7) Is permitted to teach all aspects of WTF taekwondo.
- (8) Is not permitted to teach those who are not members of British Taekwondo or other WTF-affiliated member National Federations unless approved in advance by the Council of British Taekwondo. The only exception is where an instructor is teaching children or young adults in a school.
- (9) If the instructor is teaching in a school under the school's own indemnity policy (See schools insurance section below and the BT Policy & Procedures Manual) he or she should obtain written confirmation from the Head Teacher or other authorised representative that the school's insurance policy covers them and the value of that insurance cover.
- (10) Is permitted to run a club and teach classes unsupervised.
- (11) Must be 4th Dan or higher grade to apply to register as a Kup grade Examiner and grade members up to 1st Kup.

(B) Assistant Club Instructor:

- (1) Must be a minimum of 18 years old.
- (2) Must be a minimum of 1st Dan.
- (3) Must have a relevant Home Nations criminal record check as specified in A(3) above.
- (4) Must be a Registered British Taekwondo Instructor.
- (5) Must have Instructor indemnity insurance and BT membership.
- (6) Will have preferably completed the relevant voluntary instructor education courses. (This may become mandatory in the future).
- (7) Are permitted to teach all aspects of WTF taekwondo.
- (8) Is not permitted to teach those who are not members of British Taekwondo or other WTF-affiliated member National Federations unless approved in advance by the Council of British Taekwondo. The only exception is where an instructor is teaching children or young adults in a school.

- (9) If the instructor is teaching in a school under the school's own indemnity policy (See schools insurance section below and the BT Policy & Procedures Manual) he or she should obtain written confirmation from the Head Teacher or other authorised representative that the school's insurance policy covers them and the value of that insurance cover.
- (10) Is permitted to run a club and teach classes unsupervised.
- (11) Must be 4th Dan or higher grade to apply to register as a Kup grade Examiner and grade members up to 1st Kup.

(C) Junior Assistant Club Instructor:

- (1) Must be 16 to 17 years old.
- (2) Must be a minimum of 1st Dan.
- (3) Must have a relevant Home Nations criminal record check as specified in A(3) above.
- (4) Must be a Registered British Taekwondo Instructor.
- (5) Must have Instructor indemnity insurance and BT membership.
- (6) Will be in the process of completing the relevant instructor education courses.
- (7) Are permitted to teach all aspects of WTF taekwondo.
- (8) Is not permitted to teach those who are not members of British Taekwondo or other WTF-affiliated member National Federations unless approved in advance by the Council of British Taekwondo. The only exception is where an instructor is teaching children or young adults in a school.
- (9) If the instructor is teaching in a school under the school's own indemnity policy (See schools insurance section below and the BT Policy & Procedures Manual) he or she should obtain written confirmation from the Head Teacher or other authorised representative that the school's insurance policy covers them and the value of that insurance cover.
- (10) Are permitted to teach classes only when supervised by an Instructor who must be present for the duration of the class.
- (11) Cannot apply to register as a kup grade Examiner or grade members.

(D) Emergency Instructor

In the eventuality that the club Instructor or Assistant instructor cannot take a class due to an *unforeseen* emergency (e.g., illness, accident, home emergency) they can ask another member of the club to stand in as an emergency instructor for one night only. Insurance cover is provided as part of the membership and is limited to a limit of £1,000,000 indemnity cover.

- (1) The instructor is expected to know the emergency instructor well. It must not be someone who has only recently joined the club.
- (2) The instructor must choose a competent person and be able to justify their choice should a claim arise.

However the following conditions apply and the emergency instructor:

- (1) Must be a minimum of 18 years old.
- (2) Must be a minimum of 1st Dan.
- (3) Must have a current BT membership.
- (4) Is not required to have an enhanced disclosure check, instructor indemnity insurance or Registered Instructor status.

- (5) Is not permitted to teach any Taekwondo which involves contact. This includes all types of sparring, self defence and destruction techniques.
- (6) Is permitted to teach an adult class unsupervised.
- (7) Must have another adult present throughout that class when members under the age of 18 are in the class.

The emergency instructor's name and membership number must be sent to Membership Services within 24 hours of the class they have taken together with a brief explanation justifying why it was necessary.

(E) Class Assistant

From time to time the instructor or assistant instructor may need to recruit a club member to supervise a group of low kup grades in the class. Indemnity insurance cover is provided as part of the membership and is limited to a limit of £1,000,000 cover.

However the following conditions apply and the class assistant:

- (1) Must be a minimum of 18 years old.
- (2) Must be a minimum of 2nd kup.
- (3) Must have a current BT membership.
- (4) Is not required to have an enhanced disclosure check, instructor indemnity insurance or Registered Instructor status.
- (5) Is not permitted to teach any Taekwondo which involves contact. This includes all types of sparring, self-defence and destruction techniques.
- (6) Must be told what to do by the Instructor or Assistant Instructor to ensure they are not going to do anything dangerous.
- (7) Must be monitored by the Instructor or Assistant Instructor to ensure they are complying with what they were asked to do. The Instructor must be present for the duration of the time the class assistant is supervising the low grade group.

(F) Activator

- A. Must be 18 years old.
- B. No grade is required
- C. Must have a relevant Home Nations criminal record check as specified in A(c) above.
- D. Must be a Registered British Taekwondo Activator
- E. Must have BT Activator indemnity insurance and BT membership.
- F. Must have attended Activator course. Are permitted to only teach Activator syllabus
- G. Is not permitted to teach those who are not members of British Taekwondo or unless approved in advance by British Taekwondo.
- H. If the Activator is teaching in a school under the school's own indemnity policy (See schools insurance section below and the BT Policy & Procedures Manual he or she should obtain written confirmation from the Head Teacher or other authorised representative that the school's insurance policy covers them and the value of that insurance cover.
- I. Cannot apply to register as a kup grade Examiner or grade members.

(4) REFEREES

Note: the following rules apply to referees for *kyorugi* (sparring) competitions.

(A) INTERNATIONAL REFEREE

International Referee Status is achieved following successful attendance at a WTF IR Seminar. Candidates are nominated from our Class 1 Referees and are usually referees who have been Class 1 for at least 1 year and have been active in the UK, refereeing at events. In addition, IR criteria state that all IRs shall be 25 years or over and at least 4th Dan, although the grade can be lower in exceptional circumstances. The role of the IR is similar to that of the UK Class 1 and 2 referees but often will work overseas.

- (1) Must be a minimum of 25 years old.
- (2) Must be a minimum of 2nd Dan but normally 4th Dan.
- (3) Must have a current enhanced disclosure check.
- (4) Must have Instructor/Referee indemnity insurance and BT membership.
- (5) Will have successfully completed the relevant WTF IR Seminar.

(B) CLASS 1 REFEREE

The Class 1 role is our holding grade for people we are considering for nomination to an IR course. They have the same duties as a Class 2 but will also cover certain administration at events such as Head of Team etc. Promotion to Class 1 is by the Referee Department Committee based on ability and activity as a Referee. Promotions to Class 1 are made at the annual Centre Referee Course.

- (1) Must be a minimum of 18 years old.
- (2) Must be a minimum of 1st Dan.
- (3) Must have a current enhanced disclosure check.
- (4) Must have instructor/referee indemnity insurance and BT membership.
- (5) Will have completed the relevant Centre Referee Course and Written/Practical Examination

(C) CLASS 2 REFEREE(CENTRE REFEREE)

The Centre Referee is responsible for the smooth running of the match, but does not score at all. During the match the Centre Referee will ensure that the competitors adhere to the competition rules and will issue any penalties for foul play. Qualification as a British TKD Centre Referee is made following successful completion of a Centre Referee Course and Written/Practical Examination. Applications to attend a Centre Referee Course will only be accepted from previously qualified Corner Judges who have officiated as judges at 4-6 events.

- (1) Must be a minimum of 18 years old.
- (2) No minimum grade
- (3) Must have a current enhanced disclosure check.
- (4) Must have instructor/referee indemnity insurance and BT membership.
- (5) Will have successfully completed the relevant Centre Referee Course and Written/Practical Examination and in-service (competition) assessment.

(D) CLASS 3 REFEREE (JUDGE)

This role involves the scoring of the match only. A corner judge forms part of a team of 3 or 4 judges who will sit ringside and score points as they see them.

They have no control over the running of the match. Qualification of the corner judge follows successful completion of a corner judge course and a written examination.

- (1) Must be a minimum of 16 years old.
- (2) No minimum grade.
- (3) Must have current BT membership.
- (4) Will have successfully completed the Class 3 Referee course and in-service (competition) assessment.
- (5) No need to have instructor/referee indemnity insurance or enhanced disclosure.

(5) TYPES OF INSURANCE COVER AVAILABLE

(A) MEMBERS' INSURANCE POLICY COVER SUMMARY

- (1) BT requires all members to have a current membership to train, grade and compete.
- (2) New starters are covered by the policy for participation in the first two lessons without having to purchase a British Taekwondo membership providing the instructor retains the name, address, date of birth and contact details of the participant. The new starter is required to purchase a British Taekwondo membership before the third lesson commences.
- (3) New starters are required to complete the BT New Starter Guidelines.

<http://www.britishtaekwondo.org.uk/downloads/>

- (4) Members insurance is provided free as part of the membership fee and covers the member for personal accident, public liability, temporary total disablement, permanent total disablement and death.
- (5) The insurance provided by this policy shall apply only to bodily injury sustained by the injured person whilst participating in, training or competing in Taekwondo.
- (6) It is a condition of this policy that licenced members shall be domiciled in the United Kingdom, Isle of Man, Jersey or Gibraltar.
- (7) The policy will only provide insurance cover for registered members of the British Taekwondo whilst engaged in British Taekwondo-approved and sanctioned activities.
- (8) Members are not insured to participate in any activities provided by non-British Taekwondo organisations in the UK.
- (9) Members are covered for personal accident and public liability whilst taking part in British Taekwondo approved and sanctioned activities in addition to regular class training and gradings.
- (10) Cover is operative on a worldwide basis and covers member to train or compete with members of other WTF Member National Federations (MNF).
- (11) Members are covered to participate in WTF MNF organised championships overseas.

(B) TEMPORARY TOTAL DISABLEMENT BENEFIT COVER.

Please note that *Total Disablement* means that the insured is unable to carry out *any* of their normal work duties.

- (1) Weekly benefit cover (number 8 in the table below) is £150.00 per week per insured person over 16 years old in full or part time work. Weekly benefit is not available to members under 16 years old or unemployed.
- (2) Weekly benefit cover (number 8 in the table below) is dependent on loss of earnings *up to* £150.00 per week.
- (3) Please note that Total means that the insured is unable to carry out ANY of their normal work duties.
- (4) The maximum period payments can be made is 52 (fifty-two) weeks. There is an excess period of 14 days following any accident.

- (5) Evidence of loss of earnings must be provided.
- (6) The claim must be supported by medical certificates.
- (7) Temporary disablement benefit does not cover dental fees, physiotherapy fees, private medical fees, transport costs, accommodation costs and replacement equipment costs of any type or any other fees and charges incurred by any means.
- (8) Dental and physiotherapy cover is only activated when all options on the NHS have been exhausted.

(C) ACCIDENT COVER: SCALE OF COMPENSATION

1	Death per insured person over 16 years old	£50,000
2	Loss of sight in one eye or loss of one limb	£50,000
3	Loss of sight in both eyes or loss of limbs	£50,000
4	Loss of internal organ or hearing in one ear	25% of item 2
5	Loss of hearing	£50,000
6	Loss of speech	100% of item 2
7	Permanent Total Disablement	£50,000
8	Temporary Total Disablement (£ up to per week)	£150
9	Temporary Partial Disablement	£0
10	Death per insured person under 16 years old	Up to £10,000
11	Death per insured person under 18 years old in full time education	Up to £10,000
12	Dental Cover	Up to £500
13	Physiotherapy Cover	Up to £500
14	Theft of kit whilst training	Up to £100

(D) MEMBERS' THIRD PARTY AND PUBLIC LIABILITY

Limit of Public Liability	£10,000,000
---------------------------	-------------

(E) INSTRUCTOR INSURANCE POLICY COVER SUMMARY

- (1) BT requires *all* Instructors and Assistant Instructors to have instructor indemnity insurance.
- (2) Instructors and Assistant Instructors are insured under the instructor indemnity insurance policy against indemnity claims up to the value of the insurance purchased.
- (3) Instructor indemnity insurance insures the instructor while they are teaching, coaching, refereeing and grading. There is no event insurance cover provided under this policy which should be applied for separately.
- (4) Instructor indemnity insurance does not cover:
 - (i) Spectators who are situated in the training area
 - (ii) Liability claims against the instructor instigated by a spectator
 - (iii) Instructors teaching members of any other organisation. The only exception is where an instructor is teaching children or young adults in a school.

- (iv) An instructor teaching in a school if they are covered under the school's own indemnity policy (See schools insurance section below and the BT Policy & Procedures Manual). Instructors should obtain written confirmation from the Head Teacher or other authorised representative that the school's insurance policy covers them and the value of that insurance cover.
 - (v) Instructors teaching or coaching at approved classes, events and seminars not approved by BT.
- (5) Instructor indemnity insurance does not cover damage to property.

	Limit of Professional Indemnity	Limit of Public Liability
Instructor/ Coach/ Referee	£5,000,000	£10,000,000
Emergency Instructor	£1,000,000	£1,000,000
Class Assistant	£1,000,000	£1,000,000

(F) CLUBS INSURANCE COVER

- (1) All British Taekwondo Clubs are required to have Club Volunteer Insurance cover.
- (2) Clubs Volunteer insurance cover is provided free as part of the Club Membership fee.
- (3) Clubs Volunteer insurance cover provides up to 5 club volunteers per club venue with the insurance cover listed in the table below.

	Limit of Employers Liability	Limit of Public Liability	Limit of Directors and Officers Liability (Aggregate)
Club Volunteers	£10,000,000	£10,000,000	£5,000,000

(G) REFEREE INSURANCE REQUIREMENTS

- (1) British Taekwondo requires all Referees to have indemnity insurance.
- (2) Referees are covered under the indemnity insurance policy against indemnity claims up to the value of the insurance purchased.
- (3) Corner judges do not need indemnity insurance and must have a current membership of BT.
- (4) Referee insurance cover is identical to instructor indemnity insurance cover.
- (5) Instructors who have instructor indemnity cover are also insured to Referee.
- (6) Referees who are not instructors are required to purchase indemnity insurance cover.

(H) MEMBERS' EVENT INSURANCE

- (1) Members are insured to participate in an event which are defined in the Competition and Event Regulations in force at the time of the event.
- (2) Cover is limited to members insurance which is provided with BT membership.

(I) EVENT ORGANISER INSURANCE

Organisers of events, which are defined in the Competition and Event Regulations in force at the time of the event, are required to:

- (1) Apply for Event Organiser insurance cover at least four weeks prior to the event.
- (2) Implement the current Event, Competition and Event Organiser Regulations.
- (3) Cancellation of the event or any cancellation fees or charges of any type is not covered. Event Organiser event insurance does not include cover for loss or damage to property of any type.

	Limit of Event Employers Liability	Limit of Event Public Liability
Event Organiser	£10,000,000	£10,000,000

(J) INSURANCE IN SCHOOLS

The following regulations apply to classes run in schools by British Taekwondo instructors

- (1) Children/young adults who are prevented from having a British Taekwondo membership by their school are not insured by BT and are not permitted to grade and must join a local club to be graded.
- (2) Instructors should obtain from the school in writing that where children/ young adults are not permitted to hold BT membership (a) the schools insurance policy will cover the instructor and the children/ young adults to participate in taekwondo activities and (b) the value of cover provided.
- (3) Children/young adults training in schools without a BT membership can only be taught up to 9th kup level.
- (4) Children/young adults training in schools with a BT membership can be graded at the school providing the school is a registered club of BT.
- (5) Children/ young adults training in schools are required to have membership of BT to grade and participate in a BT sanctioned event or activity.
- (6) Instructor indemnity insurance will cover an instructor to teach children/ young adults who do not have BT membership in a school and who are additionally NOT covered by the schools insurance.
- (7) Instructors must have an enhanced disclosure and be a Registered Instructor.

(K) BRITISH TAEKWONDO INSURANCE REGULATIONS

- (1) British Taekwondo insurance policies are restricted to covering members while they are training or grading in BT clubs and participating in BT-

- sanctioned activities and events in the UK and while participating in WTF MNF events overseas.
- (6) British Taekwondo insurance policies do not cover members to train in non-BT-affiliated clubs or take part in non BT sanctioned activities and events.
 - (7) Members are not permitted to participate in Taekwondo activities which are not insured or sanctioned by BT or any of its departments.
 - (8) Clubs are permitted to allow new starters to have the first two lessons without the need to purchase a BT membership. On the third lesson new starters are required to take out membership of BT. Instructors must record the name and address of the new starter.
 - (9) All members of a club are required to have a current BT membership. This permits the holder to train, grade and participate in an events which are defined in the Competition and Event Regulations in force at the time of the event.
 - (10) Permanent UK Residents: Members of British Taekwondo are not permitted to be members of any other organisation in the UK or dependent territories (Isle of Man, Channels Islands, Gibraltar, St Helena & Dependencies) that practises or purports to practise WTF-style taekwondo and/or so-called kukki-taekwondo.
 - (11) Temporary UK Residents: Insured members of British Taekwondo who are not permanently resident at a UK address (for example students and foreign workers who stay in the UK on a temporary basis and return home after a few weeks stay) are required to take out insured membership of British Taekwondo if they are going to be resident in the UK for more than six months.
 - (12) Northern Ireland residents may take out membership of both British Taekwondo and the Irish Taekwondo Union, provided they only take out insurance with British Taekwondo.
 - (13) Members of British Taekwondo may, if they so wish, and without prejudice, also be members of associations for other styles of martial art, including ITF taekwondo. Any decision as to what is or is not another style of martial art, distinct and separate from WTF taekwondo, shall be at the sole discretion of the Council of British Taekwondo.
 - (14) Members are permitted to have insured membership of an overseas WTF-recognised MNF while at the same time being in insured membership of British Taekwondo.
 - (15) British Taekwondo insurance policies do not cover any member, instructor or event organiser for:
 - (i) Reimbursement of travel costs or accommodation fees
 - (ii) Any medical fees and charges incurred as a result of being injured while participating in a British Taekwondo event.
 - (iii) Travel insurance.
 - (iv) Replacement of clothing or personal items. Members training kit up to the value of £100 is insured if it is stolen while the member is training at a BT registered venue.
 - (16) British Taekwondo insurance policies do not cover overseas players and coaches who are domiciled in their home country or who only reside in the UK on a part time basis.

- (17) Instructors must comply with and enforce the British Taekwondo Child Protection Policy as set out in the British Taekwondo Child Protection regulations.
- (18) British Taekwondo insurance policies *do not* cover kup grades below 2nd Kup to teach lower grades.
- (19) Personal protective equipment must conform to the British Taekwondo guidelines in force at the time and must be worn when there is a risk of contact being made (e.g. sparring and self-defence).
- (20) All clubs must have a current risk assessment for each activity undertaken which must be regularly reviewed and updated. This may need to be produced in the event of a claim.
- (21) Members are not allowed to sign any waivers or documents stating that any injuries sustained are their own responsibility.

(6) MEDICAL CONDITIONS

- (1) The medical declaration question on the membership application must be completed if the applicant has any medical conditions which could affect insurance cover.
- (2) Any medical condition should be written on the back of the membership application form.
- (3) Personal Accident claim would be considered against the information detailed on the information declared on the back of the form.
- (4) Undeclared, known medical conditions would be deemed to be 'Non-Disclosure' of a material fact and if a claim arises insurance cover would be considered accordingly.
- (5) Members who suffer with mental/physical disabilities can train at the instructors' discretion. The training/tuition should be at a level appropriate and recognising the disability or impairment.
- (6) A doctor's letter should be obtained from the member's GP confirming the member can train if the instructor is unsure of the members' suitability to do so.

(7) ACCIDENT REPORTING

All accidents must be recorded on the British Taekwondo accident report form and this **MUST** be received together with the claim form by the insurers within thirty (30) days

A copy of each form must be sent to Membership Services, 66 Wychdell, Stevenage, Herts, SG2 8JD or preferably by e mail to graham.preece@britishtaekwondo.org within three days of the accident. A claim form will be sent to the instructor of the injured member.

The claim form **MUST** be returned to Graham Preece within 10 days of receipt together with copies of doctor fit notes

(8) POLICY

A copy of the full policy can be obtained from Membership Services on request. Do not contact the insurer direct because they will only refer you to Membership Services.

(A) Member, Instructor, Referee and Clubs Insurance

Insurer Allianz Insurance plc
Address Allianz House,
6 Church Street West,
Woking,
GU21 6AZ

Member Policy Number 11 / SZ / 23826044

Instructor Policy Number 11 / SZ / 23826044

Clubs Policy Number 11/SZ/25753253

(B) Events Insurance

The Events Insurance cover is arranged via Towergate Underwriting Entertainment:

Insurer Towergate Underwriting Entertainment, underwritten
by Hiscox Insurance Company Limited
Address 77 Leadenhall Street,
London,
EC3A 3DE
Policy Number TUE / 4173550