Coverholder at LLOYD'S

August 2026

EKF INSTRUCTOR SUMMARY OF COVER

POLICY NUMBER: **XLC-EKF-0143-0226**

INSURED: Registered Instructors/Coaches of **ENGLISH KARATE FEDERATION CIC**

ACTIVITIES: Registered Instructors/Coaches teaching EKF approved activities

PERIOD: 12 months from date of acceptance

COVER SUMMARY: Legal liability to pay compensation to Third Parties for injury to their person &/or damage to their property arising out of the activities of the EKF &/or as an Instructor **teaching EKF Registered Members** approved EKF Martial Arts in accordance with the rules & regulations of the EKF.

Including liabilities arising out of EKF staged Events for EKF Registered Members, all in accordance with the rules & regulations of the Insurers policy wording.

COVER:

PUBLIC LIABILITY

Limit of Indemnity any one Event	**£ 5,000,000***
Excess:	£ 100

PRODUCTS LIABILITY

Limit of Indemnity in the aggregate	**£ 5,000,000***
Excess	£ 100

(Products limited to Food & Drink & Associated Sports Equipment & Accessories sold or supplied).

PROFESSIONAL INDEMNITY

Limit of Indemnity in the aggregate	**£ 1,000,000**
Excess	£ 100

Retroactive Date: date Professional Indemnity Insurance was first put in force, provided maintained continuously.

* In return for payment of an additional premium the Public Liability limit of indemnity is increased to £10,000,000 for named EKF Instructors as declared to Insurers.

MAIN EXCLUSIONS:

1. Excluding injury or damage caused by or arising from any Treatment given by or on behalf of the insured (except Emergency Aid administered by a qualified First Aider);
2. Excluding Participant to Participant liability;
3. Excluding all activities other than those disclosed to Underwriters;
4. Excluding the use of all live weapons;
5. Excluding Ringwork;
6. Excluding all professional fighting and competitions where prize money is involved.
7. Coronavirus Absolute Exclusion

   Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

   This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

   (i) any fear or threat (whether actual or perceived) of; or

   (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.'

ADDITIONAL CONDITIONS:

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

1. No one shall be allowed to participate whilst under the influence of alcohol or drugs.
2. All activities including those on a sub-contracted basis must be advised to Insurers.
3. Any additional activities provided on a direct or sub-contracted basis are referred to insurers for prior approval.
4. A qualified Emergency Aider is present at all times.
5. All coaches/instructors must be suitably qualified to a minimum of Level 1 via the sports National Governing Body for the sport that they are coaching or an acceptable alternative as agreed with underwriters.
6. The coach to participant ratio must not exceed the national governing body recommendation for the sport being coached or as agreed with Underwriters.
7. All Coaches with access to children and vulnerable adults to be DBS checked.
8. Instructors can add additional similar martial arts into their policies upon request but they must first be advised to then agreed by Insurers.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

INSURER: AXA XL Insurance Company UK Limited

POLICY TERRITORIAL LIMITS: Worldwide excluding USA & Canada

POLICY JURISDICTION: United Kingdom

Coverholder at LLOYD'S

POLICY NUMBER: **XLC-EKF-0143-0226**

ACTIVITY: EKF Approved Karate Martial Arts in England

OPERATIVE TIME: Whilst taking part in EKF approved training, authorised competitions & demonstrations only.

COVER: **SPORTS INJURY**

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		**£ 50 p.w.**
5) Hospital Cash Benefit payable for 14 days (2 day excess)		**£ 25 per day**
6) Dental Expenses	Maximum payable per incident under this section (whole sound teeth only)	**£ 250**
	Excess payable for each and every claim	**£ 25**

CONDITIONS: Loss of Income benefit must not exceed 75% of normal weekly income.

No compensation will be payable under Injury Assistance if any amount is payable under Temporary Total Disablement.

Excluding any injuries or disablement arising from any pre existing defect, infirmity or sickness.

Excluding the use of any live/sharp blades/weapons.

Coronavirus Absolute Exclusion

All terms & conditions as per the insurers standard form of policy wording a copy of which is available upon request.

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 EKF 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 EKF to purchase a policy that suits the individual needs of every member.

Instructors 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

PREMIUMS:

Public Liability £5,000,000 & Sports Injury Insurance:
£70.00 per Instructor (includes 12% insurance premium tax)

Public Liability £10,000,000 & Sports Injury Insurance:
£94.08 per Instructor (includes 12% insurance premium tax)