August 2026

EKF MEMBERS INSURANCE COVER

INSURED: **Registered Members of the EKF**

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.

SUMMARY OF PERSONAL ACCIDENT BENEFITS:

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.
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 & Members 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

MEMBER PUBLIC LIABILITY INSURANCE

Public Liability:	Limit of Liability any one occurrence **£5,000,000**
Summary of Cover:	Legal Liability to pay compensation to a third party for injury and/or damage to their property arising out of the Members EKF activities.
Period:	12 months from date of acceptance
Policy No.:	XLC-EKF-0143-0226
Insurer:	AXA XL Insurance Company UK Limited

Under the Public Liability Insurance Participant to Participant Liability is excluded but Member to Member Liability is included, what is the difference?

Participant to Participant Exclusion:
Any Personal Injury caused by and/or contributed to, by any Insured Member to any other Participant in a bout and/or practice in regards to EKF activities is excluded.

Participant to Participant is the Liability of one Participant to another e.g. a Participant injures an opponent in a bout and the opponent brings an action against him. This is NOT covered.

A **Member** as defined in the Policy wording is:
Member" means any member, temporary player or other person actively engaged in and appropriately registered for the purpose of taking part in EKF activities"

Member to Member cover is the liability of one Member to another Member provided that they are not a participating in the Sport e.g. a member accidentally shuts another member's fingers in the door of the dressing room.

So, in summary, Member to Member Liability is covered but Participant to Participant Liability is excluded.

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.'

PREMIUM:

£2.80 per person (includes 12% insurance premium tax).