

Insurance

It is important to ensure that every student/instructor who practises Doryoku Ryu Karate Jutsu is insured for negligence.

Doryoku Ryu Karate Jutsu insists that insurance must be compulsory for its students. This ensures that instructors, assistant instructors, students, members of the public and property are protected by the correct cover for their roles/actions.

As an organisation Doryoku Ryu Karate Jutsu also satisfies all local authorities, sports/leisure centres and facility/hall providers that we use for training that insurance is provided and protects members of the public when training with us.

It is clear that everyone who practises a martial art of any description needs insurance protection.

It is a goal of Doryoku Ryu Karate Jutsu that its' students/instructors are protected and fully updated with any changes in legislation that might effect their training.

Insurance

Who is Insured?

Students are covered by Member to Member Insurance.

Property and members of the public are covered by Public Liability.

Instructors are covered by Professional Indemnity Insurance.

What is Member to Member Liability?

Member to Member Cover will protect the interests of individual members should an action be brought against them by another member if negligence can be proved. All instructors/students/members that have a valid membership/registration to Doryoku Ryu Karate Jutsu are covered by this.

What is Public Liability and Products Liability? (PL)

As a instructor/assistant instructor of Doryoku Ryu Karate Jutsu, you have a duty of care to conduct your activities/classes so as to avoid injury to third parties or damage to third party property. If you breach this duty and your actions or lack of actions results in injury or damage, this could constitute negligence and any injured party may well claim damages. Public Liability Insurance provides cover in this respect. If negligence is proven, the Courts would assess the level of damages to be awarded, which would be covered by your Liability insurance, subject to the Limit of Indemnity. Cover under this insurance facility is automatically provided to all Doryoku Ryu Karate Jutsu instructors and assistant instructors.

What is Professional Indemnity Insurance? (PI)

This insurance indemnifies the insured for breach of professional duty arising from negligent acts, errors or omissions and extends to include libel, slander and defamation. A breach of Professional Duty can occur from poor teaching/coaching or advice, lack of supervision or failure to enforce rules and regulations.

All accredited Doryoku Ryu Karate Jutsu instructors carry this insurance.

All certification is available for viewing on request.