

# CONCERNS ABOUT INADEQUATE INSURANCE PROVISION WITHIN MARTIAL ARTS

Submitted by: NAKMAS

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The National Association of Karate and Martial Art Schools (NAKMAS) voice concerns over potentially inadequate insurance provision for clubs and organisations.

Chair, Joe Ellis, said 'children and adults may be at risk, as many clubs choose to teach without appropriate and necessary insurance protection. We at NAKMAS are urging these clubs to seek membership'.

NAKMAS offers an extensive range of insurances, automatically provided with membership, which cover everyone from volunteers and coaches to the youngest student. Benefits of the membership package include free teacher/coach professional indemnity insurance at £10 million (worldwide cover), free contents insurance at £5,000, and free dental cover for all members.

Sport England advise clubs 'to check on the extent to which you may need to obtain adequate insurance to cover members, in event of inevitable risks... and that having health and safety processes and regular risk assessments is essential'.

Ellis explains: 'we have seen martial arts clubs come to us after being let down by their current arrangements. It is only when they are taken to court for myriad legal issues, that they have discovered that their insurance is insufficient, leaving them thousands of pounds in debt. NAKMAS is renowned for insuring members so that every eventuality is covered, both now and in the future, should things unexpectedly go wrong.

Benefits of NAKMAS membership, of course, go far beyond insurance provision. There are extensive policies and procedures designed to assist the martial arts club or association in running their business effectively and efficiently. Policies in child protection (overseen by the NSPCC), health and safety, ethics and equality are just some of the guidelines provided to members, minimising legal risks.

As part of a commitment to principles of good governance, NAKMAS works hard to ensure its management systems and strategic plan are thorough and fit for purpose; the British Standards Institute audit them annually as part of the registration to BS EN ISO 9001:2015; usually a tool used for businesses, but utilised by NAKMAS as a not-for profit organisation.

Director of Operations, Dr Sandra Beale-Ellis, said: 'since NAKMAS' inception in 1992, we have always strived to run the best service for martial artists, to help and support them enable as many people as possible to enjoy martial arts safely. Our emphasis has always been on advice and support; allowing the coaches to do their jobs without the underlying worries of 'what if?'

Joe Ellis said 'NAKMAS regularly review its working partners and their services, to ensure we get the best deals for our members allowing them flexibility according to their needs. If something is missing, we spend a considerable amount of time tracking down a solution. Clubs and organisations can be confident that the insurance package we offer is second to none'.

If you would like to know more about the NAKMAS services and insurance package, contact the Head Office, and ask for the Guide to Membership which covers everything you need to know from basic requirements for starting a club to membership for experienced clubs and organisations.

Tel: 01227 370055, Email [admin@nakmas.org.uk](mailto:admin@nakmas.org.uk) .

## NOTES TO EDITORS

Find out more about NAKMAS at [www.nakmas.org.uk](http://www.nakmas.org.uk)

NAKMAS has secured the Equality Standard: A Framework for Sport. To find out more about Equality Standard: A Framework for Sport at <http://equalityinsport.org/>

The National Association of Karate and Martial Art Schools (NAKMAS) National Governing Body is a non-funded national governing body and is a member of Sport & Recreation Alliance. With its Head Office based in Kent, NAKMAS governs all forms of traditional and modern martial arts and has over 50,000 members within the UK.

NAKMAS is an approved insurance provider by XL Catlin and holds a National and International Quality Standard Certificate via the BSI (British Standards Institute).

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