

## Insurance Claim Issues

I write this as our 2024-2025 Company Insurances are renewed.

There is the Membership Renewal Page - information for ALL clients / students of ours.

Here is a link to the page; <https://www.ljjmartialarts.co.uk/membership>

Here you will find all of our insurance documents – please take a read through to familiarise yourself with the details both for you and our students.

### PLEASE NOTE;

We no longer provide “participant to participant” insurance. The British Ju Jitsu Association did provide us with some, but it was VERY low – like £10 for a broken arm!

This means that, if Student A injures Student B whilst training together, they are NOT insured and cannot get any compensation from us, unless it is deemed Professional Negligence.

There is a note on the Membership Page which states that “If your income depends on it, we recommend that you source your own Personal Accident Insurance, which directly fits your needs. I used to have this when I worked as an IT Contractor, as I was paid on a per hour basis at a very good rate. If something happened and I could not work, I would not get paid, hence the personal accident insurance.

We do hold Public Liability Insurance – e.g. a parent or visitor trips over a step and falls breaking their wrist. We have insurance for this – but see Health & Safety note below.

We also have Member to Member insurance – e.g. a student trips over another student’s bag in the changing area. This too we are covered for.

### Health & Safety

This is a complicated area, so I will be brief. Risk Assessments are regularly done at our premises. These are to identify potential risks, like stacked chairs that could fall over, or stairs that could become slippery. They also list what should be done as best practise to ensure that MOST risks are mitigated, e.g. signs put to out to warn users of the building. Also, as we do not own or lease either of our dojo’s, the building owner is partly responsible for health and safety within their building – e.g. structural issues like roof leaks or doors not secured or fitting properly, but we would need to maintain records to show that we notified the building owner about this. – Please tell your Sensei if you see a potential issue, don’t assume that someone else has.

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### Professional Indemnity Insurance

If an injury occurred due to Professional Negligence, then the coach in authority at the time (red gi);

- Rob Phelps – Head Coach
- Nathan Webb – Senior Coach
- Duncan Phelps

Could be sued, but this would have to be proved in court, and could only happen if the Full Coach (or one of their staff / Assistants) were to encourage a student to perform a technique that could reasonably be considered to be beyond their current capability. For example – to encourage a child to perform an adult only syllabus technique. Or a beginner student to perform an intermediate or advanced technique.

The syllabus and our processes exist for two main reasons;

1. They have been tried and tested and have not caused a high degree of injuries, whilst having a practical or traditional purpose.
2. If a problem were to be found, the whole organisation could swiftly remove or make changes to fix the problem for the future.

### Injuries, insurance and classification of techniques on our syllabus

A high degree of injuries for LJJ, would be around 10% of times this technique is taught or practised, a student gets injured. A small injury, like a joint sprain could easily lead to far worse injuries if changes are not made. When a technique is identified as being a problem, the Head Coach would review it and see what was required to fix the problem;

- Re-training of the coaches
- Re-classification of the technique
- Removal or banning of the technique

As junior leaders and adult coaches, you need to take great care in introducing new exercises or techniques or teaching methods, that have not been tried and tested. This does not mean that the lead coaches are closed minded to making adjustments, far from it, we are always eager to consider and test new techniques, exercises and processes. Rather, you need to ensure that YOU show it to the lead coach BEFORE introducing it to even one student, as it is the lead coach who is ultimately responsible for all and any injuries.

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Real-Life examples;

### Example 1 Technique re-classification

SCENARIO: On the adult syllabus we have a knife defence technique, where-by uke does a knife thrust to tori's stomach, tori avoids, jolts uke forward by their elbow, spins them into a wrist throw to the ground. This technique was on yellow belt adults when Sensei Rob was learning & part of the World Ju Jitsu Federation.

The main danger point is tori jolting ukes elbow – if uke does not step forward with their left leg (assuming it is a right-handed knife attack) then ukes' elbow will take the brunt of the pressure, and an injury to the inside of the elbow will probably occur.

RESOLUTION: 4 or 5 injuries were witnessed from this technique over a period of years. This was re-classified as an advanced technique and there have been no problems since. The coach still needs to be taught how to teach this technique and be mindful of the risks.

OUTCOME: No insurance claim. Sensei Rob felt strongly that this technique was to be considered too dangerous for any student with less than 2 years of LJJ Martial Arts Ju Jitsu experience and then, only adults should attempt this. The lead coach should perform it on the tori and uke first, explaining the intricacies and risk points.

### Example 2 – Knee injury 1

SCENARIO: A brown/red belt adult male was being graded for his brown belt. He was performing a body drop on a similarly sized & graded opponent. The opponent fell onto tori's knee pushing it side-ways causing an injury. The student was given several minutes to recover / assess any damage and chose to complete the grading.

He did later discover that he had torn his ACL which required an operation and physio to resolve.

RESOLUTION: None really, this was an unhappy accident. If uke had fallen "properly", if tori had turned his upper body more maybe it wouldn't have happened, but no one-person was to blame. Both students were capable and had performed the exact same manoeuvre countless times. As coaches, we should be mindful of this risk and we do often demonstrate both the "keep your chest up" way, and the turning of your right leg (assuming it is a right-handed throw) onto the ball of your foot – this would mean that should uke fall onto the leg, the knee cap would simply touch the ground rather than buckle in a way it is not meant to.

OUTCOME: No insurance claim. The student returned after he had fully recovered and still trains, currently working toward 3<sup>rd</sup> Dan

### Example 3 – Knee injury 2

SCENARIO: A yellow belt adult female was performing a line of hip throws, one opponent after another. All ukes were similar sized and similar grade. She somehow twisted her knee during one of the hip throws and injured it. She was unable to continue, and her boyfriend came over to the dojo and took her to A&E.

RESOLUTION: None really, this was an unhappy accident.

OUTCOME: No insurance claim. An operation was required, but due to NHS delays the op was slow to be scheduled, the student decided to quit and has not returned. Sensei should ALWAYS perform dynamic risk assessments during the class – if they feel that one student should not throw another, or that more help is needed, they need to make that change.



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### Example 4 – Clavicle break

SCENARIO: Towards the end of a busy junior class, we were playing a game of “British Bulldog”. This is where a group of 2 or 3 student kneel in the middle of the dojo, and all of the other students try to get from one side of the dojo to the other, on all fours.

A boy of 7 jumped on to his sisters back, she was around 8, her arm collapsed from the extra weight. When the coach immediately checked her over, he checked her collar bones and found that one was broken.

RESOLUTION: This was an accident, but the solution was to either ban the game or only have the coach in the middle & closely monitor all other students. We chose to ban the game.

OUTCOME: No insurance claim. The student returned, achieved her Black Belt many years later and only left when she went to university.

Sensei Rob Phelps  
7<sup>th</sup> November 2024