

KARATE *& Dance* **FEDERATION**

Karate & Dance Federation

Insurance Policy

Policy Overview Information

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| Policy Title | Insurance |
| Author | Mr. Jake Byrne |
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| Review Date | January 2027 |
| Authorised By | Mr. Jake Byrne |
| Agreed By | Mr. Neil Byrne |
| | Miss. Alyssia Weekes |

Policy Logistics

This policy is intended for the Karate & Dance Federation, which means that both companies within this umbrella organisation must adhere to the policies and procedures in place. These companies are: Central Karate Academy CIC and Midlands Dance Academy Ltd.

Umbrella organisation and governance structure

The Karate & Dance Federation operates as an umbrella organisation responsible for the strategic governance, safeguarding oversight, and operational standards applied across its constituent entities. While Central Karate Academy CIC and Midlands Dance Academy Ltd are separate legal entities with distinct legal structures, they function collectively under the Federation for the purposes of policy implementation, safeguarding assurance, quality control, and risk management.

All policies issued under the name of The Karate & Dance Federation establish a single, consistent framework of expectations, procedures, and standards that apply across both organisations. This ensures that children, families, staff, volunteers, and external partners experience the same level of protection, professionalism, and accountability regardless of which legal entity is delivering a particular activity.

Where statutory, regulatory, or reporting obligations differ due to the legal status of each entity, those obligations are met within the relevant organisation. However, the highest standard of practice set out within Federation policy will always apply. No individual, department, or entity operating within the Federation may adopt a lower standard than that required by Federation policy.

Ultimate responsibility for ensuring compliance with Federation policies sits with the Federation's senior leadership, who retain oversight of safeguarding, health and safety, professional conduct, and quality assurance across all activities delivered under the Federation name.

1. Policy statement and commitment

The Karate & Dance Federation is committed to ensuring adequate and appropriate insurance coverage across all activities, classes, events, trips, and operational functions.

This policy outlines:

- The types of insurance maintained
- Procedures for maintaining, reviewing, and renewing policies
- Responsibilities of staff in managing insurance risk

Insurance is a key component of safeguarding, health and safety, and financial protection for students, staff, volunteers, and the Federation itself.

2. Scope and application

This policy applies to:

- All Federation premises, facilities, and equipment
- All students, staff, volunteers, contractors, and visitors participating in classes, events, or trips
- Off-site activities, workshops, and performances
- Vehicles used for Federation purposes

3. Types of insurance

The Federation maintains, at a minimum, the following insurance coverages:

1. **Public Liability Insurance** – protects against claims arising from injury or property damage to third parties
2. **Employer's Liability Insurance** – covers staff and volunteers against claims for injury or illness sustained during work
3. **Professional Indemnity Insurance** – provides cover for legal liabilities arising from professional advice or instruction
4. **Contents and Equipment Insurance** – protects Federation-owned equipment, mats, and property against loss or damage
5. **Event Insurance** – for special events, gradings, performances, or workshops
6. **Vehicle Insurance** – for any Federation vehicles used to transport students, staff, or equipment
7. **Additional insurance** – as required for specific activities, trips, or external requirements

4. Procedures and responsibilities

- All insurance policies are documented, and certificates are held centrally by the Federation's finance and operations teams
- Policies are reviewed annually, or sooner if activity types change or new risks are identified

- Staff and volunteers are briefed on the scope and limits of insurance coverage relevant to their roles
- Any incidents, accidents, or claims are reported immediately to senior leadership and the insurance provider, with records maintained in **MyKDF** or the incident reporting system

5. Claims and incident management

- Any incident with potential insurance implications is recorded promptly, including full details, witnesses, and any supporting evidence
- Claims are managed in consultation with the insurance provider, and parents/carers or affected parties are informed as appropriate
- Lessons learned from claims are incorporated into risk assessments, procedures, and staff training

6. Roles and responsibilities

- **Senior Leadership:** Approve insurance coverage, monitor renewal dates, and ensure compliance with policy and legal requirements
- **Finance/Operations Staff:** Maintain policy documentation, manage renewals, and liaise with insurance providers
- **Staff & Volunteers:** Understand relevant coverage, follow procedures, and report incidents promptly

7. Monitoring and review

- Insurance coverage and related procedures are reviewed annually or sooner if required due to operational changes, legislative updates, or incidents
- Any gaps in coverage or new risks are addressed promptly by senior leadership