



## Insurance Policy

Version: V2

Effective Date: 08th May 2026

Review Date: 08th May 2029

Taekwondo Council UK (TCUK) | [www.tkdngb.co.uk](http://www.tkdngb.co.uk)

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### 1. Introduction

Taekwondo Council UK (TCUK) is committed to supporting safe, responsible, and appropriately governed Taekwondo activity.

This policy outlines the insurance expectations and requirements applicable to TCUK-affiliated activity in order to support:

- participant welfare,
- safe participation,
- organisational risk management,
- governance responsibilities,
- and responsible activity delivery.

TCUK recognises the importance of maintaining appropriate insurance arrangements across affiliated activity.

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### 2. Purpose

The purpose of this policy is to:

- establish minimum insurance expectations,
  - support safe and responsible activity delivery,
  - promote risk management and participant protection,
  - clarify responsibilities relating to insurance arrangements,
  - and support appropriate governance and operational standards.
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### 3. Scope

This policy applies to:

- TCUK,
- affiliated clubs and associations,
- instructors,
- assistant instructors,
- officials,
- volunteers,
- event organisers,
- and individuals operating under TCUK recognition or affiliation.

This policy applies across:

- training sessions,
  - competitions,
  - seminars,
  - demonstrations,
  - camps,
  - gradings,
  - events,
  - and related Taekwondo activity.
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#### **4. TCUK Insurance Arrangements**

TCUK does not act as an insurer and does not directly provide insurance cover.

Insurance-related benefits may be available as part of TCUK membership arrangements and are subject to:

- insurer terms and conditions,
- policy limits,
- eligibility requirements,
- exclusions,
- and applicable insurance arrangements.

Current insurance information and membership arrangements may be obtained through TCUK.

TCUK may also maintain insurance arrangements appropriate to its governance, management, and operational activities.

Insurance arrangements may be reviewed periodically to ensure they remain appropriate to organisational needs and risk management considerations.

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#### **5. Club and Instructor Responsibilities**

Affiliated organisations and instructors are responsible for ensuring that:

- appropriate insurance arrangements are maintained,
- insurance remains current and valid,
- activities are delivered within the terms of applicable insurance arrangements,
- and relevant insurance information can be provided where requested.

Insurance arrangements should be appropriate to:

- the nature of the activity,
  - participant age,
  - contact level,
  - activity risk,
  - venue arrangements,
  - and operational responsibilities.
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#### **6. Verification and Monitoring**

TCUK may:

- request evidence of insurance arrangements,
- review compliance as part of governance or membership processes,
- provide guidance where appropriate,
- and address concerns relating to insufficient or inappropriate insurance arrangements.

Failure to maintain appropriate insurance arrangements may result in:

- restrictions on recognised activity,
- suspension,
- removal from membership or recognition,
- or other proportionate action where appropriate.

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## **7. Relationship to Other Policies**

This policy should be read alongside:

- Safe Practice, Supervision & Student Ratios Policy,
- First Aid Policy,
- Safeguarding Policies,
- Codes of Conduct,
- Risk Assessment procedures,
- and relevant governance arrangements.

Insurance arrangements do not replace safeguarding, welfare, legal, or risk management responsibilities.

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## **8. Governance and Review**

This policy will be reviewed periodically to ensure continued alignment with:

- governance expectations,
  - participant welfare,
  - safeguarding considerations,
  - legal obligations,
  - insurance requirements,
  - and best practice.
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## **Conclusion**

Taekwondo Council UK is committed to promoting safe, responsible, and appropriately insured Taekwondo participation and activity.

All affiliated organisations and individuals share responsibility for maintaining appropriate insurance arrangements and supporting safe and well-managed Taekwondo activity.

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## **Approval**

Approved operationally by: TCUK CEO & Safeguarding Team

Date: 08th May 2026

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Subject to formal Board ratification at the next Board meeting

Next Review Date: 08th May 2029