



Risk Management Guidelines

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ABOUT US

The British Aikido Board (hereafter referred to as the BAB) was constituted on 2nd June 1977 and is recognised by Sport England as the national governing body for Aikido. The BAB is and also a member of the Sport and Recreation Alliance.

The BAB's role is to promote and regulate Aikido in the United Kingdom by bringing Aikido Associations within the United Kingdom together and sharing a common aim in the further development of all types of Aikido, whilst recognising and maintaining the autonomy of its members as recognised by the Board.

We have also established standards/policies for coaching, first aid, insurance, child protection and police records checking for all instructors.

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SECTION 1: INTRODUCTION

1.1 Background

- i Whilst managing risk is fundamental to the continued success of the BAB and its associations, it understands that risk cannot be eliminated completely. Steps are therefore taken to provide insurance as a membership benefit: protection that cascades down through the BAB member associations, their clubs, officers, officials, instructors and students.
- ii A document summarising the details of the BAB insurance schemes, including some Frequently Asked Questions (FAQs), can be found on the BAB's website www.bab.org.uk as a free download.
- iii The BAB undertakes to source the most appropriate and cost-effective insurance cover available. BAB insurance policies are renewed annually with the Broker in August.
- iv The purpose of this document is to provide risk management guidance and advice, which ultimately benefits the BAB and all affiliates. By raising awareness of the responsibilities of members and providing guidance for the mitigation of risk, we believe we can prevent incidents and manage insurance costs.
- v One of the BAB's 'Constitutional' operating principles is to *"provide insurance as a membership benefit for its Associations, their Clubs, Officers, Instructors/Coaches and Students"*.
- vi It is the BAB member associations that are responsible for ensuring their clubs, officers, instructors/coaches and students follow and adhere to the BAB Constitution and its attendant policies, rules and standards, incorporating them within their local operating practices and procedures. For this reason, it is essential that officers, administrators and instructors within associations are fully conversant with BAB responsibilities and considerations as detailed in section 3 of this document.

1.2 Document Review

- i This document will be reviewed as necessary to reflect any changes to our insurance policies. Where updates occur association representatives will be advised through the medium of Executive and/or Annual General Meeting minutes, together with such information being posted to the BAB's website.
- ii **Annual Policy Renewal Process, Changes and Proof of Cover**
At least 2 months prior to the renewal date (August each year), the BAB will initiate the policy review process. This will be undertaken by individual(s) appointed by the BAB Management Team who will undertake the review, liaise with insurance brokers and submit a recommendation to the BAB Executive Committee for approval. Associations who wish to submit any proposal to increase the group policy should submit details in writing to the BAB Insurance Liaison Officer no later than 30th June to insuranceofficer@bab.org.uk. In the event of any changes, a communication will be sent to each association. It is the responsibility of associations to ensure that relevant parties within their own organisations are advised of any changes (see section 3 of this document).

1.3 Proof of Cover

- i Our current Brokers, Endsleigh Insurance (www.endsleigh.co.uk), provide the BAB with e-copies of the appropriate employers' certificates and summaries of insurance cover. These, and a copy of the full policy wordings, are available to download at www.bab.org.uk/insurance/

If further evidence or clarification is required, association representatives should contact the BAB's Insurance Liaison Officer (insuranceofficer@bab.org.uk), who will collate information and submit it to the Broker for clarification.

SECTION 2: MANAGING OPERATIONAL RISK

2.1 Potential liability risks in Aikido

i Who may sue whom?

When someone sues for negligence, it would be wrong to assume that only one party will be liable. This is certainly not the way things are going in practice. For example, a case of an injured football player, could also result in the referee, the club and the Governing Body all being sued for negligence. When you look at the players in the internal Aikido framework, there is plenty of opportunity for such a “field day”. Add to this the potential players in the external environment, and the exposure is almost frightening i.e.:

Internal Players	External Players
The BAB (officers etc.) Association (officers etc.) Club (officers, officials etc.) Instructors and Students	Spectators Parents / guardians Landlords / Hirers Suppliers Police / Courts NHS

ii Why might they sue?

Given the amount of legislation and regulation being imposed on sports, the risk of litigation is growing significantly by the day. In fact, until recently, all martial arts have been viewed in the same light and have been classified as “very high risk”. This is mainly due to a lack of understanding of the various arts and styles and difficulties in recognising the official regulatory bodies from the unofficial ones. However, at last, insurance companies are finally taking the time to differentiate Aikido and recognise the BAB as the regulatory body for Aikido in the UK.

Traditionally, when someone is looking to sue in Aikido, it is usually because of sustaining an injury. However, there are countless other opportunities to sue:

- Damage to property
- Slander / libel
- Misuse of data
- Child abuse
- Misleading advertisements
- Inappropriate instruction / coaching
- Sexual abuse
- Racial abuse
- Physical abuse
- Bad advice
- Failure to act
- Competition fixing
- Misuse / misappropriation of funds

- Incompetence (administration, coaching etc)
- Discrimination

This list overleaf is by no means exhaustive but serves to illustrate the extent to which the opportunity for litigation exists. Now multiply these by each of the players listed above, and this should give you a feel for why risk management is an important matter for everyone.

2.2 Guidelines for mitigating risk in Aikido

Insurance companies and legal bodies will look more favourably upon organisations that demonstrate a good understanding of risk management, regularly undertake risk assessments, and put in place preventive measures to minimise risk and losses.

The main considerations when trying to mitigate risk are as follows:

- i **Operational risk** (risk of significant loss that may seriously impact upon the performance):
 - Risk assessment and prevention – how to avoid an incident occurring in the first place.
 - Loss mitigation – minimising the impact of an incident after it has occurred. There are also 2 main types of risk that Aikido organisations need to consider:
 - Liability risk – risk of legal action.
 - Operational risk – risk of significant loss that may seriously impact upon the performance of the organisation.
- ii **Risk assessment and prevention**

Whilst it is impossible to prevent every potential incident occurring, it is certainly possible to reduce the level of risk by devoting a little time and common sense to a simple risk assessment exercise.

This involves identifying potential incidents, then coming up with a control or action that may prevent the risk from occurring.

APPENDIX A offers examples of key/potential risks in Aikido and suggests some controls that may be used to prevent the risk from occurring in the first place. However, this is not an exhaustive list – you may undoubtedly come up with more when considering your own organisation. Also, you should undertake assessments at club level at least once a year. Obviously, you need to balance the extent of your controls against the likelihood of the risk occurring and likely impact of an incident.

Risk assessment guidelines are detailed in the **BAB Coaching and Club Handbook**, available to all members through the BAB website (www.bab.org.uk) or it can be ordered in a bound hard copy from the BAB Coaching Admin Officer. Additionally, in the website documents download menu there is a **Training Venue (Dojo) Risk Assessment Proforma** which, when completed, will help in highlighting the areas in your training hall which may be of concern regarding safe practice.

Do not put all the responsibility at association level. It is essential that instructors and students understand that they have certain responsibilities for mitigation of risk, particularly with regards to health and safety. Consider using notice boards and membership books to communicate rules and responsibilities on health and safety. Remember, if all responsibility remains at association level, then so does all the risk of litigation.

iii **Loss Mitigation**

As mentioned earlier, despite your efforts to put controls in place to prevent incidents from occurring, they cannot be ruled out. It is, therefore, worth considering what actions may be taken to minimise the financial impact of a loss emanating from a claim.

Actions to consider include:

- **Effective Incident Management:** It is critical that all incidents, regardless of whether there is an indication of intent to sue, are recorded, witnessed and reported immediately. It is also essential that a review is undertaken, and actions implemented immediately to prevent the incident from recurring.
- **Clear lines of responsibility:** Ensure that all players (officers, instructors, students and spectators) fully understand where their responsibilities lie in terms of minimising risk. Associations are urged to spread risk across the instructor and student base by having clearly defined and documented rules and procedures that everyone in the organisation must sign up to. It is important to also consider behavioural control – a “code of conduct” is a good way for everyone to understand the ethics and culture within the association. Work on creating a culture that promotes a safe environment that is open to all. You may well be asked for copies of your rules, procedures, guidelines etc in the event of a claim.

iv **Operational Risk**

This document focuses particularly on liability related risk, due to the trend for increasing liability claims. However, associations may also wish to consider including “operational risk” when undertaking a risk assessment. This is about having adequate contingency plans in place for dealing with potential “disasters”.

Areas to consider include:

- **Loss of key people:** What contingency plans are in place to ensure that operations are not severely disrupted if the association head, secretary or other key personnel are suddenly lost?
- **Loss of key systems/data:** What back-up systems or processes are in place to ensure that lost data/systems can be retrieved?
- **Major damage (or loss) to premises, mat and other key equipment:** What replacement facilities/equipment may be utilised and how quickly?

2.3 Incident management and reporting

This section provides an account of the actions that need to be taken in the event of a potentially litigious “incident” (e.g., injury, damage to third party property, libel, etc.). It is important that everyone within the association (officers, instructors and students), are made aware of these responsibilities. The association is responsible for ensuring that appropriate processes are in place for ensuring that these requirements are met.

i Incidents

Strict timescales are in place to direct the handling of claims. Therefore, it is important that:

- Every incident must be investigated immediately (whilst those involved, including witnesses, have a clear idea of the circumstances). A written report in the form of the Incident Notification Advice Form (available at www.bab.org.uk/insurance/) must be produced (signed by witnesses). **APPENDIX B** provides a guideline on the types of incidents that must be reported and what should be included in the report.
- The investigation should identify the cause of the incident and take immediate action to prevent the incident of recurring. Details of this action should be recorded within the report.
- A copy of the report should be submitted to the BAB’s Insurance Liaison Officer (insuranceofficer@bab.org.uk) within 4 weeks of the incident date. The BAB will forward a copy of the report to the Insurance Broker.

ii Indication/Notice of intention to sue

If a student, instructor or officer is given an indication (whether verbal or in written form), of the intention of being sued in relation to their Aikido activities, they should proceed as follows:

- **DO NOT** comment on the case to anyone other than the BAB’s Insurance Liaison Officer, BAB Chairman, or representatives of the BAB’s (e.g. the defendant’s) Insurance Broker. All dialogue with third parties (particularly solicitors and representatives of the claimant), must be referred to the Insurance Brokers acting for the defendant.
- Contact the BAB’s Insurance Liaison Officer **without delay** with a detailed account of what has been said, plus an account of the incident and when the incident report would have been sent. Also submit a written account, together with a copy of the insured person’s insurance certificate. The reports should provide full particulars of any claims or circumstances that may give rise to a claim. Submit both copies direct to the BAB Insurance Liaison Officer (insuranceofficer@bab.org.uk).
- Every writ, letter, claim summons, etc. must be sent directly to the BAB Insurance Liaison Officer upon receipt.
- Written notice must be given to the BAB Insurance Liaison Officer where there is knowledge of any prosecution, inquest or enquiry in connection with any circumstances, which may give rise to liability under a BAB policy.

iii **What happens next?**

- The BAB will inform the Insurance Broker who in turn will notify the insurer and they will then take up all correspondence on behalf of the insured.
- The insurers will need to investigate the incident and/or instruct an investigator who may need meet with the insured to discuss the incident. Every co-operation must be afforded to any representatives of the insurers to assist with their enquiries.
- Once the Insurance Brokers acknowledge a claim, all communication from that point should be direct between the insured and the broker, not via the BAB.
- Sometimes, the BAB and/or the association may be called upon to answer questions or pass comment. Where the request is from someone other than the Insurance Broker acting for the defendant, no information should be given. Please refer such a matter to the Insurance Broker.

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SECTION 3: RESPONSIBILITIES & CONSIDERATIONS

3.1 Introduction

The aim of this section is to explain why every entity has a role to play with regards mitigating risk within the BAB's Aikido infrastructure. In the past, some associations have unwittingly believed that the BAB has held all the responsibility with regards to risk. In fact, it is the associations and club instructor's that have the greatest level of responsibility, as shown below:

Entity	Role/Responsibility
The BAB:	<ul style="list-style-type: none"> • Source cost-effective insurance on behalf of the BAB membership to transfer risk. • Establish policies and procedures aimed at the prevention and mitigation of mitigating risk. • Report known incidents to the Insurance Broker(s). Liaise with associations on incidents; ensure adequate preventive action has been taken. • Undertake incident trend analysis and take action to address unacceptable trends within associations. • Ensure up-to-date information and guidance, where appropriate, is available to members.
Associations:	<ul style="list-style-type: none"> • Establish rules, procedures and guidelines to be followed by clubs, instructors, officers and students. These will need to embrace BAB policies and guidelines in relation to the prevention and mitigation of risk. • Ensure that rules, policies and procedures are actively embraced. • Ensure that incidents are recorded, reviewed, and adequate preventive action is taken. • Ensure that copies of all incident reports are submitted to the BAB. • Undertake incident trend analysis and take action to address unacceptable trends within clubs or with individuals.
Clubs/Club Instructors:	<ul style="list-style-type: none"> • Ensure that instructors and students actively embrace rules, policies and procedures, particularly in terms of health and safety. • Report all incidents immediately to the Association. Ensure that details of the incident are recorded immediately and signed by witnesses. Take immediate preventive action where feasible. • Immediately advise the Association of any known intent to sue. • Understand that in respect of new Member Associations their instructors must attain a BAB Coach qualification of at least "Level 1" within the initial 12- month probationary period if provisional cover is provided following the vetting process.

	<ul style="list-style-type: none"> Recognise that if they do not attain an appropriate Coach qualification with this time, they cannot continue to instruct for the BAB.
Students: (including instructors practising in a student capacity)	<ul style="list-style-type: none"> Acknowledge responsibility for avoiding risk and actively embrace club/association rules. Immediately report any incidents to the club instructor.

3.2 Important considerations

- i It is important to remember that whilst the BAB endeavours to source insurance policies that meet the requirements of most associations, the diverse nature of the associations is such that for some, there may be a requirement for additional cover.
- ii It is, therefore, important that associations fully understand what is included (and excluded) in the current policies, in order that they may identify any additional needs.
- iii Aikido does not include any other martial art **unless the art has been approved by the BAB as a related form of Aikido.**
- iv The BAB view the following as the minimum profile of a typical BAB club:
 - Affiliated to the BAB.
 - Weapons are only used in accordance with the Weapons Protocol.
 - All Instructors are, as a minimum, CL1 qualified and aged 18 years or over.
 - All associations/clubs accept and implement BAB rules and policy.

Please note: Associations are required to advise the BAB (who will, in turn, advise the Insurance Broker) of any material fact or alteration in their business/operation during the year.

3.3 Use of weapons

With effect from October 2023, and until further notice, the use of live blades is no longer covered under the BAB insurances.

We are hopeful that that this issue (which is not exclusive to BAB associations, clubs and members) can be resolved. In the meantime, if you should practise with live blades then this is done entirely at your own risk.

If you have any queries or comments about this issue, then please contact insuranceofficer@bab.org.uk

- i Use of any weapons as part of training, must be undertaken in strict adherence to the BAB's Weapon Protocol a copy of which can be found at www.bab.org.uk/insurance/.
- ii Associations and instructors are reminded that swords, knives (and even wooden weapons), are classified as "offensive weapons" under the Prevention of Crime Act 1953.

Under SECTION 1 of this act, it is a criminal offence to be in possession of an offensive weapon in a public place. The law states:

"Any person without lawful authority or reasonable excuse, the proof whereof shall lie with him/her, in a public place any offensive weapon, shall be guilty of an offence."

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SECTION 4: CONTACTS & ENQUIRIES

- i Associations should appoint an association representative to co-ordinate any enquiries relating to insurance and to report any incidents.
- ii Associations should **NOT** contact the insurers or Insurance Brokers directly, unless instructed to do so by the BAB. The BAB will provide contact details when a claim is reported and manage enquiries.
- iii The main contacts in relation to insurance are as outlined below:

Contact	Duties
The BAB website	<p>www.bab.org.uk</p> <ul style="list-style-type: none"> • For copies of this document and subsequent updates. • For copies of the insurance policies, employer certificates, incident reporting and accident claim forms. • For copies of the “Explanation of the BAB Insurance Schemes” document.
BAB Secretary	<p>Shirley Timms</p> <p>The Brooks Sandwich Road Hacklinge Worth Kent CT14 0AT</p> <p>✉ babsecretary@bab.org.uk ☎ Phone 01304 268243 / 07860 963691</p>
BAB Insurance Liaison Officer	<p>Daniel Easton</p> <p>Pole Farm House Leysters Herefordshire HR6 0HP</p> <p>✉ insuranceofficer@bab.org.uk ☎ Phone 01568 589104 / 07812 114947</p> <ul style="list-style-type: none"> • For general enquiries regarding insurance policies. • Requests for policy changes. • Notification of incidents, claims, and intentions to sue.

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Section 5: Appendices

APPENDIX A: Key risks in Aikido and ways in which they may be controlled

Follow the guidance below because you want to keep your members safe and **NOT** because of possible insurance repercussions.

Risk	Preventative Controls	Loss Mitigation Controls
Injury/disease Victim: Student	<ul style="list-style-type: none"> • Appoint a Health and Safety Officer/specialist. Undertake annual Health and Safety reviews. • Draw up Health and Safety policies and procedures, consider including these rulings: <ul style="list-style-type: none"> ➤ No jewellery to be worn on the mat. Safe clothing. Personal hygiene rules (e.g., clean nails). ➤ No alcohol or drugs 4 hours before practice. ➤ Discourage aggressive and full contact technique. ➤ Instructors to ensure safe environment (suitable lighting, heating, ventilation, clean room and mats, safe mats, etc.). ➤ Procedure and notices requiring students to report illness or injury. • Policy on “safe” student: <ul style="list-style-type: none"> ➤ Instructor ratios, particularly for children’s classes (e.g., 10 children to 1 Instructor or registered assistant). ➤ Mandatory training in Health and Safety for Instructors and Officers. ➤ Only BAB qualified Instructors to teach. 	<ul style="list-style-type: none"> • Insurance (Member to Member, Professional Indemnity and Personal Accident). • Student rules on notice boards and/or in student membership books. • Issue “Instructor’s Guidelines” so all Instructor’s understand rules and responsibilities. • Licensing of instructor’s – review Health and Safety track record at licence renewal stage. • Ensure all clubs have accident books. • Require all incidents to be reported to association level and managed as outlined in section 2.3 of this document.
Injury/disease Victim: Spectator	<ul style="list-style-type: none"> • Ensure spectator’s area is a safe distance away from the mat. • Appoint “crowd controllers” at events. • Put up notices to spectators appraising them of the safety rules. 	<ul style="list-style-type: none"> • Insurance (third party liability). • Incident reporting as per section 2.3 of this document.

Risk	Preventative Controls	Loss Mitigation Controls
<p>Damage to Property</p> <p>Victim(s): All plus Landlords and/or hirers of facilities</p>	<ul style="list-style-type: none"> Introduce a “Code of Conduct” requiring users to respect facilities – warn of disciplinary action. Issue warning that damage to property must be paid for. Ensure adequate security of property. 	<ul style="list-style-type: none"> Insurance (third party liability). Counter-sue if damage caused by a third party. Evidence that the organisation is actively embracing the code and taking action in the event of non-compliance.
<p>Child Abuse</p> <p>Victim(s): Students and/or parents</p>	<ul style="list-style-type: none"> Mandatory training for instructors. (BAB’s Coach Award). Screening of instructors for suitability to work with young people. Clear procedures on what to do if it is found that a child is suspected of being abused. Establish a support mechanism for handling this situation. Policies and guidelines at association and club level for dealing with people within the organisation suspected of child abuse. Appoint a welfare officer(s) at association and club level. 	<ul style="list-style-type: none"> Legal aid for instructors. Incident reported early.
<p>Inappropriate Coaching (e.g., risk of physical, mental or sexual abuse)</p> <p>Victim(s): Students</p>	<ul style="list-style-type: none"> Mandatory training (BAB’s Coaching Award). Only BAB qualified instructors. Compulsory “refresher training” for post-qualified instructors. Performance reviews for instructors tied to an annual licensing system. A confidential complaint process for reporting coaches who abuse their position. Disciplinary procedures for coaches found to have abused their position. Appoint a welfare officer(s) at association and club level. 	
<p>Slander/libel</p> <p>Victims: All plus spectators and parents</p>	<ul style="list-style-type: none"> Code of Conduct for everyone. Disciplinary ruling on breach of code. 	<ul style="list-style-type: none"> Insurance. Incident reported early. Evidence that the organisation is actively embracing a Code of Conduct and acting in the event of non-compliance.

Risk	Preventative Controls	Loss Mitigation Controls
Discrimination (e.g., age, sexual, disability, gender etc.). Victim(s): All	<ul style="list-style-type: none"> Code of Conduct. Clear policy / procedures. A confidential complaint process for reporting people who abuse their position. Appoint a welfare officer(s) at association and club level. 	<ul style="list-style-type: none"> Evidence that the organisation is actively embracing a Code of Conduct and acting in the event of non-compliance.
Bad advice and/or failure to act Victim(s): All	<ul style="list-style-type: none"> Dual responsibilities (e.g., require at least 1 other person or a specialist to verify complex information before giving it). Procedures/controls to ensure key actions take place (including contingency procedures where key people are not available). 	<ul style="list-style-type: none"> Insurance (Civil liability insurance).
Misuse of Data Victim(s): Students, instructors & officials	<ul style="list-style-type: none"> Appoint a Data Protection Officer and put in place policy and procedures for handling data within the remit of the DPA and GDPR. Ensure all forms and databases are reviewed before using them. Limit collection of personal data within the organisation (e.g., at association level only). 	<ul style="list-style-type: none"> Insurance. Limit collection of personal data within the organisation.
Mis-leading adverts and sale of faulty goods Victim(s): Students and instructors	<ul style="list-style-type: none"> Policy and procedures on promotions (including awareness of Trades Descriptions Act etc). Code of Conduct. 	<ul style="list-style-type: none"> Insurance. Evidence that the organisation is actively embracing a Code of Conduct and acting in the event of non-compliance.

APPENDIX B:

Incident Notification Guidelines

It is important that you notify the BAB promptly of all incidents that may give rise to a claim.

This will enable the us to carry out the necessary investigations as early as possible and ensure that you comply fully with the policy terms and conditions.

The types of incidents that you should report to us immediately would involve:

- A fatal accident.
- An injury involving either referral to or actual hospital treatment.
- Any allegations of libel/slander.
- Any allegations of professional negligence, i.e. arising out of tuition, coaching or advice given.
- Any investigation under any child protection legislation.
- Any circumstance involving damage to third party property.

An injury is defined as:

- Any head injury that requires medical treatment.
- Any fracture, other than to fingers, thumbs or toes.
- Any amputation, dislocation of the shoulder, hip, knee or spine.
- Loss of sight (temporary or permanent).
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

The above list is not exhaustive, and if you are unsure as to whether an incident should be reported, please do contact the BAB Insurance Liaison Officer for further guidance.

We would remind you that under NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of the Insurers and could result in the withdrawal of any indemnity.

We would recommend that a designated person within your organisation is made responsible for recording any reportable accidents. Records must be kept for at least three years, along with names and addresses of any possible witnesses.

We would strongly recommend that each club has access to an accident book. This can be used to register all information relating to all reportable accidents or dangerous occurrences. Key information to note would be:

- Date and time of the accident.
- Details of the injured person, i.e. name, address, nature of injury etc.
- Details of where the accident occurred.
- A brief description of the circumstances.

Reporting an Incident to the Health & Safety Executive

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the “RIDDOR Explained” leaflet, visit www.hse.gov.uk