

INSURANCE

Knightsbridge Fencing Club membership requires that you are also a member of British Fencing. Apart from insurance purposes it's also allows you to enter into competitions.

Legal responsibility: a) A fencer is generally deemed at Law to accept the ordinary risks involved in fencing. b) Examples of ordinary risks that a fencer is deemed to accept are accidents arising from breakage of blades, or from normal bodily contact with an opponent, arising in the normal course of a bout. However, a fencer may possibly be legally liable if he injures an opponent by an action that is illegal under the Rules of fencing or is recklessly violent.

Knightsbridge Fencing Club does not accept liability neither for personal injury, accident, nor for loss or damage to personal equipment or other property sustained by visitors, members, officials and spectators at the club, or at any events run by us.

As part of your British Fencing membership you automatically receive the benefit of the Association's Public Liability and Group Personal Accident insurance.

To understand what these covers are and to see the main terms and conditions that apply please make sure you refer to the policy summary and policy wording. [Click here to read or download a copy of the](#)

[Personal Accident Summary](#)

Liability Policy Wording - please contact britishfencing@bluefinsport.co.uk

[Personal Accident Policy Wording](#)

For a copy of proof of cover please contact headoffice@britishfencing.com

In simple terms, the Liability insurance policies will cover

- **Public Liability**

Cover for affiliated clubs and/or members if they are found to be legally responsible for causing bodily injury to third party (such as a member of the public or another member) or for damage to a third party's property.

- **Professional Indemnity**

Cover to protect a affiliated club or registered coach or registered official for claims made against them which allege that a third party has suffered an injury or financial loss caused by a negligent acts, errors or omissions during the provision of fencing-related services or activities that were provided in return for a fee

- **Employers Liability**

Provides cover in respect of claims made against the affiliated club or sanctioned event for injuries caused to an employee of the affiliated club or sanctioned event arising out of and in the course of their such employment (including volunteers)

- **Officers & Committee Liability**

Provides cover for claims made directly against individuals at an affiliated club or sanctioned event e.g. officer, committee member, director and/or trustee for alleged wrongful acts in connection with the club or event affairs.

Alongside the Liability insurance we have arranged cover for members if they are accidentally injured whilst fencing, including but not limited to participating in a sanctioned activity or event, or while taking part in a club organised training activity. The covers also apply during a club organised social event.

When does the cover operate?

Both the Liability and Personal Accident insurance apply when a member of British Fencing is fencing or participating in any of the following activities that have been formally arranged by either the British Fencing ourselves or one of our member clubs; whilst participating in official, pre arranged training/practice, competitions including traveling to and from any venues for these purposes. Cover will also operate during a social event organised by British Fencing or your member club.

The level of cover purchased by British Fencing for its members does not include a weekly payment and the policy is not designed to replace your usual income in the event you are unable to work following an accident.

Claims

It is important that all incidents that may give rise to a claim, however minor, are reported to our insurance broker Bluefin Sport as soon as possible after the event.

Please email all incidents to britishfencing@bluefinsport.co.uk or telephone 0345 872 5060 to report this directly to our brokers.