

Ashiita-Kai Karate Benevolent Compensation Trust Fund

Ashiita-Kai Karate has an in-house, self-funding benevolent compensation fund. It is designed to provide quick, direct support to help members with practical difficulties that could occur if they are injured while training, without apportioning fault or blame.

The obligatory, monthly fee of just £1 applies to all who train in any Ashiita-Kai Karate classes, adults & children (including instructors). It's not optional & all contributions go into the scheme, with no element of profit for the organisers. The pay-as-you-train fee includes this contribution (includes new students). Those on the Direct Debit, payment is included.

Any accidental injury that occurs within class or during competition will be covered. The type of injury will be assessed by the signatories to the fund and paid at their discretion. A doctor's opinion may be sought in serious cases.

This scheme does not replace the need for your TLRS licence cover & is in addition to the cover provided within that. Neither does the scheme negate the club's legal liabilities, it aims to provide quick & straightforward, practical help, but does not indicate fault or blame.

All funds are held in a trust fund account, requiring 2 signatures (S Drage & R Becker) for any payment. All payments are subject to the availability of funds & may be varied according to the state of the fund (*if fund were depleted, eg, several claims within a short period*). **So: if fund assets are low, payments could be reduced.** Fairness to all at all times is the aim.

Maximum fees for:

		One off payment.		Weekly payment	
		Adult	Child	Adult	Child
Debilitating but minor injury; i.e. broken nose or the like, note this sort of injury is actually very rare.	1a	£50.00	1b £30.00	£0	£0
Back or joint injury.	2	First 2 sessions of treatment at osteopath or similar.			
Minor injury that causes loss of Money/time off work or school.	3a/b	£0	£0	a £50.00 Max 4 weeks.	b £30.00
Serious temporary injury that causes loss of money, time off work or school & lasts more than 1 month.	4a/ b/c	£100 or 10% of the overall fund which-ever is the lesser.		b £50.00 Max 3 months.	c £30.00
Serious permanent or debilitating injury that causes loss of money time off work or school.	5a/ b/c	£500 or 25% of the overall fund which-ever is the lesser.		b £50.00 Max 4 months.	c £30.00
Discretionary ≠ benefit for serious conditions and situations not covered above i.e. Dental etc.	6	Up-to £1500 or 25% of the overall fund whichever is the lesser. This may be paid in one lump sum or several parts up to the maximum.			

Adult = 16+ or in full- or part-time work, or if younger and there is loss of earnings.

These conditions, fees & payments are subject to change with one month's notice. We hope, of course, to continue to increase the benefits as the fund grows with time.

Should the fund have to be closed at any point in the future the monies will be divided between all who are current contributors to the fund at that time (ie the month prior to closure).

Insurance and Trust Fund A student's experience

Accidents can happen to anyone, even in the safest of places. The example below demonstrates how we try to make such a time better. *Payment period covered was from the day of injury and totalled four weeks' trust fund [£140] & two weeks' insurance [£200].*

"Just before Easter [2011] I tore a calf muscle during training, my own fault for not warming up properly. It was a surprise to receive a cheque two weeks later; [also a second trust fund cheque followed]. The money for the benevolent trust fund and insurance goes out every month with the fees. Also Steve provided an insurance claim form [**Martial Guard**], and a few weeks later they also sent a cheque. Altogether the process was straightforward and well managed by Steve. Thank you for this help at an uncomfortable time!"

Jo Shaw

≠ Discretionary means at the discretion of the signatories, having taken into account an unusual situation, disability or illness arising from an incident that is related to the member practising martial arts. It might include, for example, an illness that has been aggravated by their martial arts activity.

In the event that you need to seek assistance from the trust fund, ask for an application form and fill in the simple details identifying which section (**marked in blue**) you are eligible for and **if required** ask your doctor to complete their assessment section, then return to us. It will be swiftly dealt with from there.

If something happens which constitutes grounds for a claim, then please claim - don't suffer in silence. No reasonable request will be refused. It is one simple form. **Please also NOTE that if a child is the beneficiary any payment tries to account for the fact that a parent might be off work to look after them and might therefore lose income.**

If you think that there should be other categories of injury covered, please talk to us and if it seems in the spirit of the fund then it may be included.