



British Biathlon Union
Membership

2018 -19

A New Age..... A New BBU Membership Structure!

At the recent AGM in London we announced a new and exciting membership scheme that would give you genuine value for your money. Here it is!

The scheme will go live on 1st November 2018 and your membership be valid for 1 year. There are two tiers of membership to choose from – ‘Keen Supporter’ and ‘Epic Biathlete’. You can select which option is most appropriate to you from a new page which will be going live on the BBU website

So, what’s the deal, what do you get for your cash and how much is it going to cost? The two tiers are summarised below:

Associate Member Keen Supporter	Full Member Epic Biathlete
Cost: £25	Cost: £55
A Vote! You get a say in the future of the sport	You get all the stuff that the Associates get! PLUS.....
A Quarterly Newsletter – bringing you all the action of British Biathlon	Personal Liability Insurance (Details Below)
A BBU Bumper Sticker – doesn’t really need much explanation.....	Personal Accident & Travel Insurance (Details Below)
A 10% discount on ‘Goodies’ from the BBU Store (also going live shortly)	A BBU T-Shirt you will want to live in all winter
Eligibility to race for BBU Prizes at the British Championships in Ruhpolding (Ex Rucksack)	Eligibility to race for GB (the ability is down to you!)

Racing for GB

Those of you who want to race for GB will need to be Epic Biathlete Members

Insurance

OK the serious bit. When it all goes wrong insurance is helpful, most would say essential. In fact, to take part in any championship – even the military ones – you need it. So here's the summary of what you are getting. The cover below will last for the duration of your year-long membership of the BBU (1 November 2018 – 1 November 2019). It covers you for all biathlon related activity including training. You will be pleased to hear that if you take out full BBU membership the cost of the insurance alone is 50-70% cheaper than the equivalent on the open market.....and don't let's forget the T-Shirt ☺!

BBU Membership incorporates 3 types of insurance, all of which are required when taking part in Biathlon competition. These are:

Personal Accident Insurance: This covers you in the event of an accident. It will pay out in the event of a bodily injury (to you). So should you be injured in the course of either training (including things like running, cycling etc.) or competition then the policy will pay out. There are two categories – Category A is for coaches and Category B is for biathletes. Benefits include – broken bones, dental expenses, hospitalisation, physiotherapy, accidental death and permanent disabling injuries, a full list of the benefits can be accessed from the BBU.

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£20,000	£20,000
Loss of Sight in one or both eyes	£20,000	£20,000
Loss of Hearing in one ear	£5,000	£5,000
Loss of Hearing in both ears	£20,000	£20,000
Loss of one or more Limbs	£20,000	£20,000
Loss of Speech	£20,000	£20,000
Permanent Total Disablement* (PTD)	£20,000	£20,000
Continental Scale	Insured	Insured
Temporary Total Disablement	£100 per week	Not Insured
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	28 days	n/a
Benefit Period	52 weeks	n/a
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500	
Paraplegia	£50,000	
Quadriplegia	£125,000	
Coma Benefit	£50 per day for each day up to a maximum of 730 days	

Convalescence	Up to £100
Dental expenses	Up to £1,000
Disappearance	Up to £10,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to 365 days
Medical Expenses	Up to £25,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000
Damage to Personal Effects	Up to £1,500
Domestic Travel Expenses	Up to £25,000
Relocation Expenses	Up to £25,000
Rental Vehicle	£1,000 per event, £25,000 any one period of insurance

Public Liability and Professional Indemnity Insurance

The Public Liability insurance you receive as an affiliated member will protect you if you are held responsible and are negligent for causing injury to a third party or have caused damage to a third parties property, whilst involved in BBU recognised activities (including training).

Cover for the coaches / instructors will also include the professional advice they provide whilst coaching, provided that the activity falls within the remit of your approved training or qualifications.

The Limit of Indemnity will be £5m for Public Liability and £1m for Professional Indemnity

Travel Insurance

This is the bit that kicks in if you need to be Helevaced off a piste or medevaced home. You are covered anywhere in the world for unlimited emergency medical and travel expenses. Your baggage and belongings are also covered as is cancellation of flights.

There is a bit more detail listed below:

Benefit	Sum Insured
Medical and Emergency Travel Expenses inc Repatriation (cover does not apply in the UK)	Unlimited
Personal Belongings	£10,000
Personal Belongings Delay	£500
Money Maximum Cash Limit	£5,000
Cancellation, Curtailment or Change of Itinerary	£10,000

Missed Departure	Up to £2,500
Travel Delay	£200 after the first 4 hours; £50 for each complete hour thereafter up to a maximum of £750
Hijack & Kidnap	£500 per day up to a maximum of £50,000
Personal Liability	£5,000,000
Legal Expenses	£50,000

You have to be a UK citizen to get the insurance – but then you have to be a UK citizen to be a member of the BBU so that is probably pretty simple...

For more information regarding the Insurances please visit the BBU website or email info@britsihbaithlon.com