



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 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 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 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 😊!

The table below lists the cover you will receive if you sign up for full BBU Membership. It is broken down into 2 categories, depending on whether you are coach or an athlete.

Category A = Full Members registered as coaches of the BBU. You will annotate this when applying for membership.

Category B = All other Full Members of the BBU.

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.....

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

Personal Accident Extensions for Categories A & B	
Accidental bodily injury resulting in:	Sum Insured
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

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£20,000
Temporary Total Disablement:	£100 per week

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to 365 days
Medical Expenses	Up to £25,000

<p>Permanent Partial Disablement</p>	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> • A foot below the level of the ankle (talo-tibial joint) 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15% • Any other finger 10% • Any other toe 5% • The back of spine below the neck with no damage to the spinal cord 40% • The neck or cervical spine with no damage to the spinal cord 30% • A shoulder, elbow or wrist 25% • Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment. <p>When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total.</p> <p>If a claim is made for Capital Benefits, then a claim for permanent partial disablement cannot also be made.</p>
<p>Physiotherapy</p>	<p>Up to £500</p>
<p>Rehabilitation Expenses</p>	<p>Up to £15,000</p>
<p>Damage to Personal Effects</p>	<p>Up to £1,500</p>
<p>Domestic Travel Expenses</p>	<p>Up to £25,000</p>
<p>Relocation Expenses</p>	<p>Up to £25,000</p>
<p>Rental Vehicle</p>	<p>£1,000 per event, £25,000 any one period of insurance</p>

Public Liability and Professional Indemnity Insurance

Public Liability and Professional Indemnity Insurance will be provided as part of your Full BBU Membership.

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

Travel insurance isn't included in the membership price. It is just too complicated to work out where you are all going to be at anyone time. However, we will have a link on our website that will allow you to 'top up' the above insurance with travel insurance – basically filling in the gaps. This will be cheaper than what you can get elsewhere because you went end up 2 sets of cover, which you would if you go elsewhere.