



20th August 2024

Dear Association Heads,

I am very happy to confirm that the BAB have been able to negotiate improved terms and cover for members' personal accident policy. More importantly, this is being provided at **no extra cost** to BAB members!

Details of the new cover, which are effective immediately, are provided below.

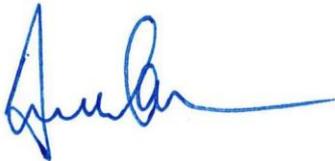
	Previous Cover:	New Cover:
Accidental Death	£50,000 (£10,000 for juniors)	£50,000 (£10,000 for juniors)
Permanent Total Disablement	£50,000	£50,000
Permanent Partial Disablement	Up to £50,000	Up to £50,000
In-patient Hospital Stay	£50 per night for up to 40 nights	£50 per night for up to 40 nights
Recovery	Up to £40 per day, up to 90 days	Up to £40 per day, up to 90 days
Accident Medical Expenses	Up to 25% of any serious injury claim (max £20,000 overall)	Up to 25% of any serious injury claim (max £20,000 overall)
Home Modification Benefit	Up to £5,000	Up to £5,000
Loss of Enjoyment of Life Benefit	Up to £5,000	Up to £5,000
Dental Injury	X	Up to £500
Broken Bones	X	(as per page 17 of the attached Policy Wording) Grade 1 - £100 Grade 2 - £250 Grade 3 - £350
Dislocation of hip, shoulder, or kneecap	X	(as per section 5 of the attached Policy Wording) Category 1 - £250 Category 2 - £250 Category 3 - £100
Physiotherapy (following a broken bone or dislocation)	X	Up to £35 per session for a maximum of 10 sessions

A copy of the policy wording is also provided for your reference. Please refer to Sections 3, 4, 5 and 6 for the terms and conditions of cover for dental injury, broken bones, dislocations, and physiotherapy.

The personal accident policy provides for all subscribed BAB members residing in the UK and under the age of 85. Worldwide cover for Aikido based practise is provided (excluding America and Canada).

I trust that these improvements meet with your approval. If you have any questions or comments, then please feel free to contact me.

Yours faithfully,



Daniel Easton
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