

# FULL STUDENT INSURANCE COVER

## TERMS & CONDITIONS

Please Read Carefully

### 1. ACCEPTANCE OF INSURANCE:

- 1.1 The decision to accept the insurance application of a potential student shall be at the sole discretion of Martial Arts Alliance.
- 1.2 Martial Arts Alliance reserves the right to verify or require proof of all information given to obtain insurance, and any fraudulent or wrongful information given to obtain such insurance could result in the cancellation of all insurance rights.
- 1.3 The acceptance of an application for insurance from Martial Arts Alliance shall constitute a legally binding agreement between the student (or parent/ guardian if under 18 years of age), and Martial Arts Alliance.
- 1.4 All categories of insurance shall be subject to the terms and conditions in force at the time of this application.

### 3. PHYSICAL HEALTH OF A STUDENT:

- 3.1 The student warrants and represents that he or she is in good health and is not knowingly incapable of engaging in either active or passive exercise. The student further warrants that such exercise would not be detrimental to their health, safety, comfort, well-being, or physical condition.
- 3.2 Before starting any programme under Martial Arts Alliance, the student must first complete an online enrolment form.
- 3.3 Failure to complete an enrolment form will result in the student not being allowed to train at any club under Martial Arts Alliance.

### 4. INSURANCE CHARGES:

- 4.1 All new students automatically receive Free student Insurance Cover for a minimum period of one month and starting on the day of their free taster class (or first lesson) and ending when their trial programme period finishes.
- 4.2 All students who have successfully completed their Free Student Insurance Cover period, and have chosen to continue their training, are required to upgrade their Free Student Insurance Cover to Full Student Insurance Cover.
- 4.3 Your chief instructor will contact you prior to the end of your Free Student Insurance Cover period to allow you time to upgrade to Full Student Insurance Cover.
- 4.4 To guarantee continuous insurance cover, we strongly recommend that all continuing students upgrade their Free Student Insurance Cover before the end of their trial programme.
- 4.5 All students are required to pay a monthly insurance fee irrespective of actual usage of club facilities and despite irregular and nonattendance until the insurance cover is cancelled by the student.
- 4.6 Martial Arts Alliance reserves the right to increase insurance fees from time to time and when required, and will notify you 90 days in advance of any changes.
- 4.7 There is no entitlement to a refund or part refund of insurance costs should a student choose to cancel their insurance cover.
- 4.8 The membership fee includes student-to-student public liability insurance, which is obligatory by law in the practice of martial arts.
- 4.9 Please speak with your chief instructor to ask about the latest payment options for Full Student Insurance Cover or visit [www.martialartsalliance.co.uk](http://www.martialartsalliance.co.uk) for further information.

### 5. STUDENTS RIGHT TO CANCEL:

- 5.1 A student has the right to cancel their insurance cover at any time.
- 5.2 Insurance cover can be cancelled by simply cancelling the insurance cover direct debit payment, by emailing Martial Art Alliance at [membership@martialartsalliance.co.uk](mailto:membership@martialartsalliance.co.uk) or by notifying your chief instructor or programme director.
- 5.3 Insurance cover will continue until the end of the month from your last monthly payment.
- 5.4 Please allow up to 5 working days for your insurance cover to be cancelled.

### 6. EXPULSION OF STUDENTS OR TERMINATION OF INSURANCE COVER:

- 6.1 All students must follow the club rules and regulations (see below), and any misuse of the rules may result in a student's insurance cover being terminated.
- 6.2 Martial Arts Alliance may expel students or may terminate the insurance cover of any student without notice and with immediate effect if the student's conduct, whether or not such conduct is the subject of a complaint by another student, group of students, parent or spectator, is such that in the reasonable opinion of Martial Arts Alliance and its instructors it may be injurious to the character, name or interests of Martial Arts Alliance and its instructors, or is such that it renders the member unfit to associate with other students in the club.
- 6.3 A student whose insurance cover is terminated by Martial Arts Alliance shall forfeit all privileges of insurance cover with immediate effect and without an entitlement to any claim for refund of their tuition, insurance, or other costs.
- 6.4 A student whose insurance cover is terminated by Martial Arts Alliance will not be permitted to apply for insurance cover again for a minimum period of 36 months from the date of termination.

### 7. CLUB RULES AND REGULATIONS:

- 7.1 Students and spectators waiting to enter class must do so quietly and respectfully, with no running around. Please keep all corridors accessible so others can move freely about the building.
- 7.2 Students must bow on entering and leaving class, bow to the instructor at the start of class and prior to dismissal and bow to your partner at the start and end of each activity, or as directed by your Chief Instructor.
- 7.3 Spectators are requested to keep all conversations to an absolute minimum, place phones on 'silent' and limit all movement in and out of class.
- 7.4 All young children (non-members) must always be supervised by a parent or guardian and should remain seated during class for their own safety.
- 7.5 Spectators and non-participating students must never enter or cut across the class floor while a lesson is active.
- 7.6 Students must not run around, shout, 'play fight' or use any equipment prior to the start of class.
- 7.7 Students must gain permission from the instructor or assistant instructors to join and leave class.
- 7.8 All students are asked to conduct themselves at all times in a safe, respectful, and mature manner while on the premises.
- 7.9 The practice of martial arts must be undertaken safely, demonstrating courtesy, respect, and integrity to others at all times.

- 7.10 Please notify your instructor at the start of the lesson if you are suffering from a new injury or illness that might be made worse through training, including coughs and colds. Your instructor will be able to advise you to the best course of action regarding your training.
- 7.11 When arriving late, please report to either the chief instructor or assistant instructor who is responsible for student registration.
- 7.12 All students are required to store their bags safely in an allocated 'bag zone' and not in the path of other students, visitors, entrances or exits. Coats, shoes, and water bottles should be placed in or on top of your bag for additional safety.
- 7.13 Students are not permitted to wear jewellery whilst training. If jewellery is part of religious/cultural beliefs, permission to wear it while training must be gained from your instructor.
- 7.14 Eating food, drinking alcohol or smoking is strictly prohibited anywhere at the club.
- 7.15 Any student training under the influence of alcohol or drugs will be severely disciplined. Students taking prescribed medication that might affect performance should inform the Chief Instructor or Assistant Instructor prior to training.
- 7.16 Swearing, spitting, or chewing gum is not permitted in class at any time.
- 7.17 In the extreme event of a fire, please listen carefully to, and follow the clear directions from, your chief instructor and assistant instructors who are fully trained to deal with such situations. For full fire safety regulations, please contact Martial Arts Alliance at [info@martialartsalliance.co.uk](mailto:info@martialartsalliance.co.uk)
- 7.18 At the start of class, students are required to line up immediately in height order when requested to do so by the instructor, with the smallest and youngest students at the front.
- 7.19 Always be respectful of other students. Address other students and senior grades in the correct manner using their title and surname. *E.g., "Mr Smith"*
- 7.20 All questions to your instructors or assistant instructors should finish with "Sir" (or Ma'am). *E.g., "please can I have a drink Sir?"*
- 7.21 All answers to your instructors or assistant instructors should finish with "Sir" (or Ma'am). *E.g., "my best kick is a turning kick, Sir".*
- 7.22 Strictly no talking when your instructor is addressing the class for safety and out of respect to the instructor and other students.
- 7.23 Please keep conversations to a minimum during partner activities, unless in the case of sparring when no talking is expected.
- 7.24 Full safety kit must always be worn during sparring. NO SPARRING KIT, NO SPARRING!
- 7.25 Students must gain permission from the instructor to join or leave the line-up if an unscheduled water or bathroom break is required.
- 7.26 Please notify your instructor or nearest assistant instructor if you have suffered an injury or feel ill. If you feel sick, please go directly to the nearest bathroom- permission to leave is not required under these special circumstances.
- 7.27 When the class is finished, students are requested to leave the class quickly and quietly; taking any conversations into the corridor so as not to disrupt the next class.
- 7.28 The belt should be tied correctly with both ends of equal length. The belt must always be worn. If the belt comes off in class (*apart from sparring when the belt should be carefully moved to the side*), please move to the side, turn away from your instructor and put the belt back on. Please get permission to do this if in line work.
- 7.29 Student mobile phones must be switched off (*or on silent*) throughout the class (*unless the instructor has granted prior permission*).
- 7.30 Martial Arts Alliance and its instructors are not responsible for the safety and welfare of its members outside of the classroom. Parents or guardians are solely responsible for making sure children enter class safely and on time, and for the collection of their child, from class, at the end of the lesson.
- 7.31 We politely request that all parents or guardians collect their children on time and from either inside the class or just outside the class entrance and not in the car park or at the roadside.
- 7.32 Students must fully understand all rules and regulations and should seek guidance from the chief instructor if they do not. Failure to follow the above rules and regulations may result in disciplinary action and suspension or, in extreme cases, expulsion from the club. Martial Arts Alliance and its instructors reserve the right to make judgments and decisions regarding the above rules and regulations and take any subsequent action deemed necessary.

**Thank you for your cooperation and understanding.**