



**MARTIAL ARTS INDUSTRY ASSOCIATION**

THE PEAK INDUSTRY BODY FOR MARTIAL ARTS IN AUSTRALIA

## **MEMBERSHIP AND INSURANCE POLICY FOR MAIA MEMBERS**

### **PREAMBLE:**

Insurance has become an increasingly technical, complex and essential component of Risk Management for members and the broader industry.

Over the last several years we have had industry members:

- forging insurance certificates
- getting insurance issued by companies based in ‘sheltered countries’ like the Cayman Island and The West Indies – such insurance is not underwritten and so largely worthless
- taking out policies for fitness instructors or similar – such policies are manifestly inadequate in terms of the coverage they provide to both instructor and student

The overriding motivation in such actions is to obtain insurance at the lowest possible price with little regard to potential damage to themselves, their students or the broader industry.

It was clear that the MAIA had a ‘Duty of Care’ to both its members and the students of its members to introduce verifiable insurance requirements and standards for all MAIA members.

Accordingly the following ‘Insurance for Membership Policy’ was phased in over a six year period.

## **2010 - 2012**

A program of 'Insurance Education' via Newsletter and as part of the Accreditation program was introduced.  
A minimum of Twenty Million Dollars Public Liability and Five million dollars Professional Indemnity insurance was required for membership.

## **2012 -2014**

Only APRA Accredited Insurers were accepted for the membership requirement

## **2015**

A mandatory requirement to be insured by the MAIA insurer was introduced into the Accreditation Program

## **2016**

A mandatory requirement, to be insured by the MAIA insurer as a prerequisite for membership, was carried at the 2016 AGM

## **2017**

From 1 July 2017 all MAIA members, as a condition of membership, must be insured by the MAIA insurer