



Aiki – Kai (Australia): National Aikido Assoc. Inc. (inc in Vic)

GPO Box 2783 Melbourne Vic 3001

Official Representative Organisation of the Aiki-Kai Foundation
and Aikido World Headquarters, Tokyo, Japan

Established 1965

Accident/insurance Correspondence: 5 Bertram St, Eastwood NSW 2122

Tel (02) 9858 5241

October 2007

TO: All instructors

ACCIDENT REPORTING PACKAGE

The Accident Reporting Package last issued in 1994 has been revised. This is an essential part of the Aiki Kai Australia's Accident Control Program.

Please take the time to:

1. familiarise yourself with the contents of the passage;
2. read through the "Overview" which will give you an outline of the Accident Control Program, some ideas on accident management and the steps involved in the accident reporting procedure;
3. fill out the pro forma "Contact List" for each dojo where you instruct;
4. look through a copy of an "Accident Report", particularly the Instructions & Summary page. Copies of the Accident Reporting Package should be with you or available in the dojo whenever you teach, and
5. understand the types of insurance we have and be able to explain to any student the necessity of promptly reporting the accident to the insurer if an insurance claim is to be made, and the procedures involved.

If you have any suggestions, please contact me or your local Area Representative.

Remember that unless all persons training in your class have current membership (or interim membership), they may well not be covered by our insurance, and you may be **personally liable, as well as exposing all officials and the state and national associations at risk.**

It is crucial that you take the duty of reporting any accidents seriously, both as a way of protecting Aiki Kai (Australia) and yourself, as well as providing for the first steps in any potential insurance claim. It is also important to collect data for the purpose of our long-term insurance records. Having said all this, I wish you well in your role as an instructor, and hope you never have to use it.

Yours,

Andrew Dziedzic
(on behalf of the Council)

Aiki Kai (Australia): National Aikido Association Inc : incorporated in Victoria ABN 18 611 543 976



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OVERVIEW FOR INSTRUCTORS

ACCIDENT REPORTING PACKAGE: MANAGEMENT & REPORTING

Introduction

Aiki Kai (Australia) is very proud of its excellent safety record. However we need to continually seek ways to better this record and there minimise the legal liability of the organisation. This is what originally led to the creation of the Accident Control Program and the creation of the Accident Reporting Package.

The program is built on:

- NCAS courses, which raise the standard of instruction, include a first aid component and encourage participation in further first aid courses;
- Insurance cover to protect members from legal liability claims;
- Ongoing efforts by instructors within the dojo to promote safer training;
- Implementation of accident control procedures as described in these documents, including reporting requirements.

Accident management

Consider the case of an accident having just occurred in the dojo.

1. Control of the class, to prevent any recurrence or worsening of the injury, and separation of the injured from other students.
2. Assignment of a temporary instructor to supervise the class while you deal with the accident. If you deem it appropriate, you may assign a first-aid trained student to attend to the injured person.
3. Render first aid to the injured person.
4. Delegation to students to call an ambulance or organise professional care, as needed.
5. Completion of reports and statements for the Accident Report.
6. Analysis of the cause of the accident, to avoid repetition of the accident. Consider whether what you have learnt would benefit other instructors. If so, you should include this information in your Accident Report.
7. Following up with injured party. Be aware that some injuries do not result in immediate visible symptoms – especially concussion, dehydration and hyperthermia.

Your role in the first few minutes after an accident is crucial to the success of the control measures taken. Your primary responsibility is to the injured person(s), but it is also important to deal with feelings of personal blame by those involved in the accident and minimise shock to other students who may have witnessed the accident or its after-effects. This may be achieved by reviewing the causes of the accident in the presence of the class and to focus on the way in which safe training practices would avoid or minimise such accidents.

THE ACCIDENT REPORTING SYSTEM

Within this framework, the reporting of **all accidents** serves several purposes:

- As feedback to future NCAS courses;
- As preparation for possible insurance claims;
- As a measure of the quality of training.

For this reason, the report and the statements in them should be completed in as much detail as possible, rather than being treated as an inconvenience. Remember that you as instructor may well be named as a party to any legal action, and you cannot assume that our insurance will necessarily cover every single accident. Of course, in order for all students and for you and the organisation to be covered, every person training must be a member!

Criteria

For our purposes, accidents have been divided into three categories. A complete list of criteria for reporting is given on the following pages, and is also on the back of the Instructor's Summary sheet. The category also determines whom you should notify and how soon.

Where immediate notification is required, it is crucial to ensure that all statements are made before the details become hazy. It is by far preferable to obtain statements immediately after the accident, but if this is not possible, then statements should be obtained within 24 hours. Generally speaking, the more serious the accident, the sooner the statements should be obtained.

The Package

Each instructor should download a copy of the Accident Reporting Package from Aiki Kai Australia's web-site. It comprises:

1. this overview sheet;
2. a pro forma contact list;
3. all the paperwork required to deal with one accident. Several sets of these documents should be downloaded. One such set consists of:
 - (a) an "Instructions & Summary" sheet, containing a criteria list and instructions;
 - (b) an "Instructor Statement" to be completed by the instructor who was teaching at the time of the accident;
 - (c) witness statements, with one to be filled in by each student who witnessed or heard anything of the accident, especially by the training partner of the injured person. Any admissions of responsibility for the accident (which of course should not be made) should be recorded word for word by the person who heard it.
4. An insurance information package.

A **full** Accident Report should be written for each accident, and **all three types of form sent to Andrew Dzedzic**.

Contact List

The pro forma contact list of professional and emergency services (ambulances, doctors, hospitals) should be completed and regularly updated for each dojo at which you teach. This should remain in the ARP. Remember to give the ARP to anyone whom you ask to teach on your behalf.

Reporting mechanism

To now focus on the Accident Reporting mechanism,

Step			By whom	When
Review safety requirements			Instructor	Prior to accident! Immediately after any accident
<i>Accident occurs.</i>				
Check accident criteria: see criteria list			Instructor	
Category A	Category B	Category C		
Verbal report (by phone) to: (1) A. Dziejic or (2) Secretary	No verbal report required.	No further action required.	Instructor	Same night.
Written report				
Get witnesses: • Record names of all in class/role; • Distribute witness statements; • Help with completion of statements/ arrange collection.			Instructor	Immediately after accident
Write Instructor Statement			Instructor	Same day
Write Summary			Instructor	
Write Witness Statement			Witnesses	
Compile full Accident Report; fax/email to A. Dziejic (Cat A) dziejic@bigpond.net.au & mail original to 5 Bertram St Eastwood NSW 2122			Instructor	Next day

SUMMARY

The Accident Reporting Package supplied should provide you with the necessary methodology for making the right decision and steps following an accident. The management of an accident and the provision of accurate information regarding insurance are some of the most important functions of an instructor and your ability to perform these steps calmly and surely will do much to restore the atmosphere of confidence in the dojo after any accident. This will have long-term benefits for the dojo and for Aiki Kai (Australia).

(Acknowledgment is given to Robert Botterill Sensei for the drafting of the first version of this Package, which did good service for the last 13 years and has been mostly just updated in this version.)

Criteria List

This is a list of criteria to help instructors define whether an accident is required to be reported or not. It is not meant to be exhaustive and is meant as a guide only.

<p align="center">Category A Must report</p>	<p align="center">Category B Report when considered necessary</p>	<p align="center">Category C Not necessary to report</p>
<p>Any accident where the student is unable to continue training and professional care is indicated. For example:</p>	<p>Any accident where the student leaves the mat for any treatment/bandages (and may be advised not to continue)</p>	<p>Minor injuries where the student continues training after temporary treatment/bandages</p>
<ul style="list-style-type: none"> • Any broken bone • Possible concussion • Severe bruising • Severely twisted, wrenched or dislocated joint • Back injuries • Wound requiring stitch(es) • Severe winding • Heart attack • Damage to eyes • Unconsciousness (for any reason) <p>OR any action where legal action is threatened</p>	<ul style="list-style-type: none"> • Blood nose • Deep cuts • Serious sprain or strain • Student struck with a weapon 	<ul style="list-style-type: none"> • Mat burns • Minor cuts • Minor bruising • Minor sprain or strain • Leg cramps
<p>Telephone notification ASAP to A. Dziejic 02 98585241 or 0419 218875</p>	<p>Telephone notification is NOT required. Report if considered necessary Mailed to A. Dziejic, 5 Bertram Street (cnr Cassia Cl) Eastwood NSW 2122</p>	<p>Telephone notification is NOT required Report NOT required.</p>



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CONTACT LIST

This is a **pro-forma** for a Contact List of emergency and useful services. It would be advisable to keep it up to date and store it in the Accident Reporting Package.

Emergency services

		Hours	Phone	Address
Ambulance				
Hospital				
Doctor				
Chemist				
Police				
Fire Brigade				

Aiki Kai Australia

		Phone	Address	e-mail
Contact	Andrew Dziedzic	02 98585241 0419 218875	5 Bertram St (cnr Cassia Pl) Eastwood NSW 2122	Dziedzic@bigpond.net.au
Secretary				
Instructor				
Assistant Instructor				
Students with First Aid qualifications				



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ACCIDENT REPORT INSTRUCTIONS & SUMMARY

Important

At no time should anyone admit or describe responsibility for the accident as this might affect our ability to claim under our policy of insurance.

Instructions

These steps cover only the Accident Reporting function. They should be undertaken immediately after the initial accident management (task assignment, first aid, class control).

Steps:

1. Using the “Criteria List” (over page) ascertain the “Category” of the accident.
2. For Category A: **immediate phone notification is required, preferably on the same day.**
3. For Category A or B: written report is required. Please follow the following steps:
 - 3.1 Ascertain witnesses to the accident. Record their names in the Summary (below) and issue each witness with a “Witness Statement”. Request that it be completed on the same day and returned to you.
 - 3.2 Fill in the “Instructor Statement”, also on the same day.
 - 3.3 Fill in the remainder of the Summary below.
 - 3.4 Write “Accident” on an envelope, including all the forms (ie this form, the Instructor Statement and all witness statements) and mail it ASAP.

Summary

Date:	Witnesses:	
Dojo: State:		1.
Instructor		2.
Injured person:		3.
Type of injury:		4.

Criteria List

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<p>Any accident where the student is unable to continue training and professional care is indicated. For example:</p>	<p>Any accident where the student leaves the mat for any treatment/bandages (and may be advised not to continue)</p>	<p>Minor injuries where the student continues training after temporary treatment/bandages</p>
<ul style="list-style-type: none"> • Any broken bone • Possible concussion • Severe bruising • Severely twisted, wrenched or dislocated joint • Back injuries • Wound requiring stitch(es) • Severe winding • Heart attack • Damage to eyes • Unconsciousness (for any reason) <p>OR any action where legal action is threatened</p>	<ul style="list-style-type: none"> • Blood nose • Deep cuts • Serious sprain or strain • Student struck with a weapon 	<ul style="list-style-type: none"> • Mat burns • Minor cuts • Minor bruising • Minor sprain or strain • Leg cramps
<p>Telephone notification ASAP to A. Dziejdzic 02 98585241 or 0419 218875 Send completed full Accident Report asap to: A. Dziejdzic, 5 Bertram Street (cnr Cassia Cl) Eastwood NSW 2122</p>	<p>Telephone notification is NOT required. Report if considered necessary Mailed to A. Dziejdzic, 5 Bertram Street (cnr Cassia Cl) Eastwood NSW 2122</p>	<p>Telephone notification is NOT required Report NOT required.</p>



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**ACCIDENT REPORT
INSTRUCTOR STATEMENT**

Please read the notes over the page before filling in this statement.

IMPORTANT: At no time should anyone admit or describe responsibility for the accident, as this may affect our ability to claim under our policy of insurance.

Full Name of Instructor: Age:.....

Full Address:

..... email address..... Phone:(...)

Grade..... When so graded.....

By whom graded..... Date of starting aikido.....

Address of the dojo/place of accident.....

Scheduled start of class..... Scheduled end of class.....

Time of accident..... Date of accident.....

Name of technique being performed

By/on injured person (specify if omote/

Ura and exact method of execution)

Describe nature of injury

Describe whether you personally witnessed the accident, and what you were doing at the moment of the accident.

Particulars of the person injured (please supply this information whether or not that person supplies a statement.)

Full name.....

Address.....

..... Phone.....

email address.....

Grade..... When so graded.....

Date of starting aikido.....

Please ensure all details requested above are supplied as fully as possible, and that all information requested is supplied in as much detail as possible. However witnesses should only record what they have heard and seen for themselves, not what someone else told them. This form should be completed and on the date of the accident as soon as practicable after its occurrence. It should immediately be sent to:

ANDREW DZIEDZIC, 5 Bertram Street, Eastwood NSW 2122



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**ACCIDENT REPORT
 WITNESS STATEMENT**

Please read the notes over the page before filling in this statement.
IMPORTANT: At no time should anyone admit or describe responsibility for the accident, as this may affect our ability to claim under our policy of insurance.

Full Name of witness.....Age:.....
 Full Address:
email address.....Phone:(.....).
 Grade.....When so graded.....
 By whom graded.....Date of starting aikido.....

Place of accident.....
 Date and time of accident.....

Please set out in your own words exactly what you saw and heard, including anything said at the time of the accident as to how it occurred.

Signed..... Witness to signature.....
 Print name of witness to signature.....

Please ensure all details requested above are supplied as fully as possible, and that all information requested is supplied in as much detail as possible. However witnesses should only record what they have heard and seen for themselves, not reports from other people. This form should be completed and on the date of the accident as soon as practicable after its occurrence. It should immediately be sent to:

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Continue description here if needed:

Signed.....Witness to signature.....



Print name of witness to signature.....

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INSURANCE INFORMATION SHEET (current as at October 2007)

Aiki Kai Australia has two types of insurance for those who are registered as members and permanent residents of Australia. In both instances, the proper completion of Accident Reports will help minimise liability.

1. Public Liability cover for \$10m to protect members, instructors and the Association with respect to legal actions, such as actions in negligence, for example. For this type of action to succeed, legal liability (ie legal “fault”) must first be established on the balance of probabilities. This type of action is more likely in the case of catastrophic and long-term injuries. Unless everyone training is a member, there is a risk that Aiki Kai Australia might be wound up and any individual could easily be bankrupted in the face of a large court judgement against them.
2. “No fault” player/accident cover which, subject to conditions, provides for:
 - a maximum amount of \$1,000 per claim; and *within this limit:*
 - payment of 80% of medical and physiotherapy expenses not covered by Medicare or by any private medical cover;
 - in addition, loss of income, being the lesser of 80% net income lost per week or \$300 per week for up to a maximum claim of \$1,000 (with a 7 day excess).
 - Payment of a fixed sum of up to a maximum of \$30,000 for permanent loss of capacity and scaled down for partial incapacity. (\$30,000 for death or total & permanent incapacity; down to \$2,100, for example, for shortening of a leg by at least 5cm).

In the event of a claim, what you say and the actions you undertake at the time of the accident could influence our liability.

IMPORTANT: *At no time should anyone admit or describe responsibility for the accident, as this may affect our ability to claim under our policy of insurance.*

If you don't complete an Accident Report and obtain statements immediately after the accident, the chances of successfully defending any action would be diminished.

Although an accident may not appear to be very serious immediately after its occurrence, more serious consequences could emerge only later. So if an accident is serious enough for completion of an Accident Reporting Package, this should be undertaken to the best of your ability.

What to tell the injured student

1. Written notice of the accident (with details of the date of the accident and the name of the those injured) **must be given to Sportscover within 30 days of the accident.** *
2. **The completed claim form and all completed documentation must be with Sportscover within 120 days of the accident, even if treatment is continuing.** Note that Aiki Kai officials, a treating doctor (and perhaps an employer) will need to provide completed documentation for this purpose, so that this needs to be arranged in advance of the expiry of the time limit.

* The Sportscover Claims Hotline for inquiries as to the address of your local office is 1300 134 956.

