



New Club Affiliation Information Pack

This pack contains all the information you need to know about the British Water Ski & Wakeboard (BWSW) Affiliation Process;

Contents

What is Affiliation?	1
Affiliation Benefits	3
Civil Liability Insurance Scheme for Voluntary Clubs	4
What the Policy Does Cover	4
What to do next...?	6
Appendices	7
Appendix 1 – Constitution Template	7
Appendix 2 – Club Safety Rules Guidance	10
Appendix 3 – Club Welfare Officer Role Description	11
Appendix 4 – DBS Application Process	12

Once you have read all the information included, please contact the Development team (development@bwsf.co.uk or 01932 560007 ext.4) with any questions you may have and to confirm that you would like to progress with the affiliation.

What is Affiliation?

Affiliation is the process by which voluntary or commercial members clubs join BWSW to support the sport in the UK, and be part of a wider network of clubs, cable sites and partner organisations.

British Water Ski & Wakeboard New Club Affiliation Information Pack



Affiliation is available to any clubs in Great Britain that have an annual membership scheme and offer their members the opportunity to participate in any discipline of water skiing and wakeboarding.

As an affiliated BWSW club, you will have access to a range of support, advice and resources and will help to support and grow the sport in the UK.

Fees

The annual fee for BWSW affiliation is;

- **Voluntary Club** - £115 affiliation fee + £580 Club Civil Liability Insurance fee
NB. The Club Liability Insurance is a mandatory part of the affiliation for all voluntary clubs
- **Commercial Club** - £115 + VAT affiliation fee

After your first season of being an affiliated club, you will receive an affiliation renewal between January and March to be completed by April.

Requirements

In order to affiliate to BWSW, your club must have the following in place:

- Club Constitution
- Club Safety Rules document
- Club Welfare Officer
- Annual membership scheme

If you do not currently have these in place but wish to, please see the appendices in this pack or contact the Development team for more information.

Obligations

If you decide to affiliate to BWSW, you are obligated to do the following;

- Payment of affiliation invoice
- Upload required documents
- Join all your committee members and participating club members to BWSW

More information on how to fulfil the obligations outlined above will follow with your invoice and welcome email.

Affiliation Benefits

The benefits of affiliating to BWSW are many and varied. The information below outlines the majority of support available to affiliated clubs;

Reduced membership fees for club members - By joining BWSW as a Club, your members will benefit from cheaper membership rates over those of skiers/riders joining us directly as individuals. Additionally all your members will be sent a full colour magazine issued 4 times a year.

Web site entry - Our website is the central point of information for all things water skiing related in the UK. Each year the 'Clubs' section of our site receives thousands of visitors – these could be potential members for your club

Development support - BWSW has a small team of Development staff whose role it is to assist clubs with their development and achieve an increase in the number of people water skiing and wakeboarding. All affiliated clubs and sites have a dedicated member of Development staff to ensure they get the support they need. We can arrange club visits, where we will help clubs with new development initiatives, funding applications, club development plans and facilitate partnerships within the local community. Please see the BWSW Family poster (appendix 1) for more information about the support available.

BWSW also receives funding from Sport England. Affiliated clubs have the opportunity to participate in funded programmes. These programmes include the 'Cutting Edge', 'Progressive Edge' and 'Cutting Edge Inclusive' along with a number of other club bursaries and development initiatives. For more information on our funded programmes, have a look at the following link; www.bwsw.org.uk/participation/cutting-edge/

Resources - BWSW publish a number of documents and resources that contain a wealth of information for clubs and members. These cover various subjects including; codes of practice, template documents, application forms for licences and services. These are accessible to members, via log-in, on the BWSW website.

Information to clubs - In addition to the magazine, BWSW, sent to all members; we send out information E-newsletters to its member clubs at frequent intervals. These newsletters include information such as calendars of events, information on coaching courses, items of financial interest to clubs, etc. They are intended as general information for the club and we hope they will be posted on the club notice board for the information of the membership.

Discipline support - BWSW is able to supply technical information and assistance on everything concerned with the sport.

Support for water skiing & wakeboarding - The aim of BWSW is to improve the quantity and the quality of the water skiing facilities within Great Britain. We firmly believe we cannot do this without **all** water ski clubs in Great Britain belonging to the governing body and helping to prove to the authorities the great demand for the sport.

Management and safety - BWSW publish safety recommendations and codes of practice which affiliated clubs are expected to incorporate into their own safety rules.

Registration as a ski boat driver centre - Affiliated clubs who wish to be considered for Ski Boat Driver (SBD) centre status have the opportunity to register. There is currently no annual fee although all SBD centres must pay the initial inspection fee (site visit and principal training). For more information about becoming an SBD Centre please see www.bwsw.org.uk/clubs/joining-bwsw/sbd-centre

Liability Insurance Scheme for Voluntary Clubs

This document aims to provide a simple overview of the British Water Ski & Wakeboard (BWSW) Club Insurance Scheme and related insurance matters to clarify the scope of what is and perhaps more importantly what is NOT covered.

The Liability Policy cover is offered through Marsh via brokers BlueFin Sport (t: 020 8336 2000 / e: sport@bluefinsport.co.uk). BlueFin Sport provides insurance and risk management services to 60,000 voluntary sports clubs, more than 100,000 coaches and instructors and over 3 million individual participants in the UK. It is a purpose built policy that covers many sporting Governing Bodies including BWSW and our affiliated clubs. The policy is aimed at covering voluntary not for profit clubs and is only available as part of the BWSW affiliation for members clubs.

The policy offers comprehensive insurance for clubs at a very reasonable premium. The cover is £10m which has been recommended due to some exceptional claims made within sport as a whole over recent years which have resulted in multi-million pound settlements. BWSW recommends that a club should review its level of cover on an annual basis – individual advice and guidance on insurance is available via our broker BlueFin Sport.

What the Policy Does Cover

The Civil Liability Insurance provides for legal liability following negligence. Unlike other liability insurances, it not only covers Public Liability, but also includes cover for the following, which are excluded from other providers standard covers:

- **Public Liability** - Cover for voluntary clubs and all members if they are found to be legally responsible for causing bodily injury to a third party (such as a member of the public or another member) or for damage to a third party's property. Covers recognised activities of the sport. Geographical limit is Worldwide. IT DOES NOT COVER MOTORISED OR PREMISES OR OCCUPIERS LIABILITY
- **Member-to-Member liability** – this element of cover protects (defends) one insured member if another member is injured and claims against them. Contingent cover is provided for “incidental advice”, i.e. if an older experienced member of club shows a younger less experienced member how to stand correctly for example or to give them a few tips (we would not either expect nor would want to stop experienced members sharing their knowledge with others). This is **not to be confused with Professional Indemnity cover** neither does it negate the need for Professional Indemnity cover which is provided to the qualified/registered Coaches for their coaching and instruction
- **Professional Indemnity** - Indemnity for our voluntary / unpaid qualified, licensed instructors and coaches caused by negligent acts, errors or omissions during organised coaching activities. Geographical limit is Worldwide for activities within the BWSW network of affiliated facilities / other BWSW coaching activities. It should be noted that despite being described as professional indemnity, this cover only relates to unpaid activity.
- **Directors' & Officers' Liability** - Provides cover for claims made directly against individuals at a BWSW affiliated voluntary club covered by the scheme e.g. officer, committee member, director and/or trustee for alleged wrongful acts in connection with the club affairs. Geographical limit is Worldwide.
- **Safeguarding and Abuse** - In respect of claims relating to safeguarding, including mental or physical abuse. Geographical limit is UK only.
- **Employers liability** – Cover in respect of claims made against voluntary not for profit affiliated clubs for injuries caused to an employee of the club arising out of and in the course of their such employment (including volunteers who are working on behalf of a club in an unpaid capacity). Geographical limit is UK only.

The policy covers the following organisations, groups of people and individuals;

- **Voluntary Not For Profit Clubs** – it covers against claims of negligence for the club, it's committee members, officers, directors and members and gives legal liability cover for all the typical club activities offered by a water ski and wakeboard club to a limit of indemnity of £10 million. "Typical club activities" include social activities, competitions, a "come & try it" day etc. It is important to note that **guests and visitors** may ski at the club and be covered **for up to 6 visits** after which they should be invited to join the club
- **Regional Committees** – it covers the regional officials for legal liability for all regional activities to a limit of indemnity of £10 million
- **Voluntary Officials** – it covers all BWSW **voluntary** qualified (or in training) officials, judges, homologators etc whilst they are carrying out their roles within the BWSW club, regional or national structure
- **Volunteers** – employers liability is included as standard as this will cover also volunteers "working" at the club which is an area that has recently led to claims in voluntary sport
- **Instructors & Coaches** – it also covers qualified and registered instructors and coaches whilst they are operating on a voluntary basis within the BWSW structure e.g. at an affiliated club
- **Club Members** – the policy offers member to member liability cover - if you injure someone else whilst skiing / riding and are found negligent in some way then the policy will cover you

NB. The policy comes into effect once the club has met all the affiliation requirements of BWSW i.e. that it is a voluntary not for profit club, has registered all its members, has paid the affiliation fee and can meet the BWSW Safeguarding standards by having in post a Club Welfare Officer.

The policy runs from 1st January to 31st December each year and is automatically renewed by BWSW at the beginning of each year – clubs are then invited to affiliate after our AGM and pay the affiliation fee which includes the civil liability policy premium by 1st April.

What the Policy Does Not Cover

- **Boats & Vehicles** - vehicles (including tractors) and boats require their own insurance; if your club owns a boat it needs separate insurance cover for water skiing and wakeboarding. If your members own boats they should NOT be allowed on your water unless they show proof of their own boat insurance. BWSW recommends one boat insurance policy which has been specifically designed to meet the needs of the sport as offered through IRCM
- **Commercial Clubs & Ski Schools** – commercial operators require adequate business cover to include Public Liability Insurance and Employers Liability Insurance – all of which can be acquired via Perkins Slade
- **Pay & Play Activity** – pay and play non-member activity at BWSW affiliated clubs is not covered by the club policy. It is important to note that **guests and visitors** may ski at the club and be covered **for up to 6 visits** after which they should be invited to join the club.
- **Property & Contents** – your club should have separate cover for property and contents which is outside the scope of the liability cover
- **Commercial & Professional Coaches** - you need to have your own Professional Indemnity Insurance cover. BWSW qualified and registered coaches are only covered when coaching within BWSW (e.g. at an affiliated club or at a BWSW activity) on a voluntary basis. Sports Coach UK offers a professional indemnity policy for qualified instructors and coaches
- **Other Sports & Corporate Events** – other sports not related to water skiing and wakeboarding are not covered by the policy e.g. open water swimming and trampolining. These sports have their own coaching structure and need to be offered via those who are competent to do so. Likewise corporate events and days e.g. dragon boat races are not part of the sport and are not covered by the policy

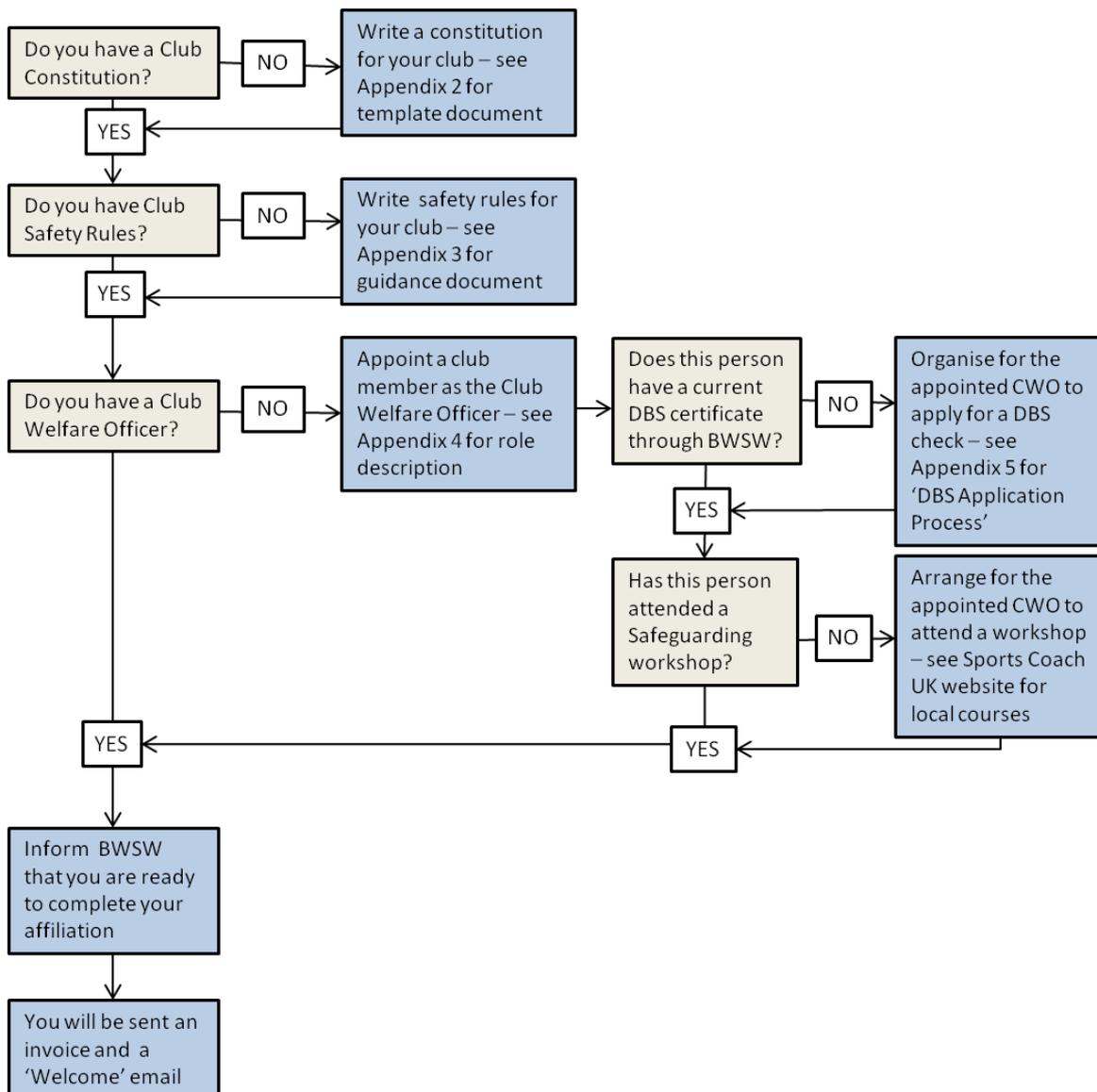
Summary

So, as a club member or volunteer within your club if you make a poor decision or mistake that ends up causing injury or damage to a third party and they decide to take legal action the policy will respond to any claims once the claim has been made and if the scope of the claim comes under the cover of the policy.

What to do next...?

Once you have read all the information provided, you are ready to decide whether becoming an affiliated club is the right thing for you.

If you want to proceed with the affiliation, follow the flowchart below to ensure you have everything you need in place;



To confirm that you are going to affiliate to BWSW, please email development@bwsf.co.uk and we will be in contact soon with information on how to complete your club’s affiliation.

Appendices

Appendix 1 – Constitution Template

A Club Constitution should be as simple and as flexible as possible to allow for developments or amendments without the need for constant alterations. One/two people should draw up the first draft for discussion/approval by the Club Committee or Members. The **BOLD RED** sections are to be amended by the club to suit their individual club.

Constitution

1 Name of Club

The club will be called **NAME OF CLUB** (hereafter will be referred to as 'The Club') and will be affiliated to British Water Ski & Wakeboard (BWSW).

2 Aims and Objectives

The aims and objectives of the club will be:

- To offer opportunities for participation, coaching and competition and promote in the sport of water skiing and wakeboarding
- To promote the club within the local community
- To ensure a duty of care to all members of the club
- To provide all its services in a way that is fair to everyone

3 Membership

- Membership of the club is open to anyone interested in promoting, coaching, volunteering or participating in water skiing and wakeboarding, regardless of sex, age, disability, ethnicity, nationality, sexual orientation, religion or other beliefs.
- The membership shall consist of the following categories (**AMEND TO SUIT YOUR CLUB**):
 - Full member
 - Junior member
 - Student member
 - Life member
 - Social Member
- All members will be subject to the regulations of the constitution and by joining the club will be deemed to accept these regulations and codes of practice that the club has adopted.
- Members will pay membership fees, as determined at the Annual General Meeting.
- Individuals shall be eligible to take part in the business of the Club, vote at general meetings or be eligible for selection of any Club team unless the applicable subscription has been paid by the due date and/or membership has been agreed by the Club committee.
- All members of the club who participate in water skiing and wakeboarding must be members of BWSW and BWSW membership fees will be included in the relevant club subscription fee

4 Sports Equity

- This Club is committed to ensuring that equity is incorporated across all aspects of its development. In doing so it acknowledges and adopts the following Sport England definition of sports equity:

Sports equity is about fairness in sport, equality of access, recognising inequalities and taking steps to address them. It is about changing the culture and structure of sport to ensure it becomes equally accessible to everyone in society.
- The Club respects the rights, dignity and worth of every person and will treat everyone equally within the context of their sport, regardless of age, ability, gender, race, ethnicity, religious belief, sexuality or social/economic status.
- The Club is committed to everyone having the right to enjoy their sport in an environment free from threat of intimidation, harassment and abuse.
- All club members have a responsibility to oppose discriminatory behaviour and promote equality of opportunity
- The Club will deal with any incidence of discriminatory behaviour seriously, according to club disciplinary procedures.

5 Officers

The Officers of the Club will be;

- Chairperson
 - Club Secretary
 - Treasurer
 - (Membership Secretary)
- (a) All Officers will be elected at the Annual General Meeting of the Club from, and by, the Full Members of the Club
- (b) All Officers are elected for a period of one year, but may be re-elected to the same officer or another office the following year

6 Committee

- (a) The affairs of the Club shall be conducted by a Committee which shall consist of the Chair, Treasurer, and Secretary **[PLUS ANY OTHER POSITIONS YOUR CLUB WISHES TO INCLUDE]**, who shall be elected at the Annual General Meeting.
- (b) All committee members must be members of the Club.
- (c) If required, the committee shall elect a Vice Chair shall from among its number.
- (d) If the post of any officer or ordinary committee member should fall vacant after such an election, the Executive Committee shall have the power to fill the vacancy until the next Annual General Meeting.
- (e) The Committee will be responsible for adopting new policy, codes of practice and rules that affect the organisation of the club.
- (f) The Committee will be responsible for disciplinary hearings of members who infringe the club rules/regulations/constitution. The Committee will be responsible for taking any action of suspension or discipline following such hearings.
- (g) The committee meetings will be convened by the Secretary of the Club and be held no less than **NUMBER OF MEETINGS [4 AS A GUIDE]** times per year.
- (h) Only the posts listed above will have the right to vote at committee meetings.
- (i) The quorum required for business to be agreed at Committee meetings will be **NUMBER [ACCORDING TO NUMBER OF OFFICERS IN POST, 40% AS A GUIDE]**.

7 Finances

- (a) The club treasurer will be responsible for the finances of the club.
- (b) The financial year of the club will run from **DATE** and end on **DATE**
- (c) All club monies will be banked in an account held in the name of the club.
- (d) An audited statement of annual accounts will be presented by the treasurer at the Annual General Meeting.
- (e) Any cheques drawn against club funds should hold the signatures of the treasurer plus up to two other officers.
- (f) All members of the Club shall be jointly and severally responsible for the financial liabilities of the Club.

8 Annual General Meetings and Extraordinary General Meetings

- (a) General Meetings are the means whereby the members of the Club exercise their democratic rights in conducting the Club's affairs.
- (b) The Club shall hold the Annual General Meeting (AGM) in the month of **MONTH** to:
- Approve the minutes of the previous year's AGM.
 - Receive reports from the Chairman and Secretary
 - Receive a report from the Treasurer and approve the Annual Accounts.
 - Receive a report from those responsible for certifying the Club's accounts.
 - Elect the officers on the committee.
 - Agree the membership fees for the following year.
 - Consider any proposed changes to the Constitution.
 - Deal with other relevant business.
- (c) Notice of the AGM will be given by the club secretary with at least **NUMBER [USUALLY BETWEEN 14-28]** days' notice to be given to all members.
- (d) Nominations for officers of the committee will be sent to the secretary prior to the AGM.
- (e) Proposed changes to the constitution shall be sent to the secretary prior to the AGM, who shall circulate at least 7 days before an AGM.
- (f) All members have the right to vote at the AGM.
- (g) The quorum for AGMs will be **NUMBER [USUALLY 25% OF THE MEMBERSHIP]**.
- (h) The Chairman shall hold a deliberative as well as a casting vote at general and committee meetings.

- (i) An Extraordinary General Meeting (EGM) shall be called by an application in writing to the Secretary supported by at least 10% of the members of the Club. The committee shall also have the power to call an EGM by decision of a simple majority of the committee members.

9 Amendments to the constitution

The constitution will only be changed through agreement by majority vote at an AGM or EGM.

10 Discipline and appeals

- (a) All concerns, allegations or reports of poor practice/abuse relating to the welfare of children and young people will be recorded and responded to swiftly and appropriately in accordance with the club's child protection policy and procedures. The Club Welfare Officer is the lead contact for all members in the event of any child protection concerns.
- (b) All complaints regarding the behaviour of members should be submitted in writing to the Secretary.
- (c) The Management Committee will meet to hear complaints within **NUMBER** days of a complaint being lodged. The committee has the power to take appropriate disciplinary action including the termination of membership.
- (d) The outcome of a disciplinary hearing should be notified in writing to the person who lodged the complaint and the member against whom the complaint was made within **NUMBER** days of the hearing.
- (e) There will be the right of appeal to the Management Committee following disciplinary action being announced. The committee should consider the appeal within **NUMBER** days of the Secretary receiving the appeal.

10 Dissolution

- (a) A resolution to dissolve the club can only be passed at an AGM or EGM through a majority vote of the membership.
- (b) In the event of dissolution, all debts should be cleared with any clubs funds. Any assets of the club that remain following this will become the property of another voluntary club with similar objectives or BWSW

11 Declaration

NAME OF CLUB hereby adopts and accepts this constitution as a current operating guide regulating the actions of members.

Name		Position	Chair
Sign		Date	

Name		Position	
Sign		Date	

Appendix 2 – Club Safety Rules Guidance

It is important for your club to have a set of agreed safety rules in place that all members abide to ensure a certain standard of behaviour at the club. The club safety rules should ensure that the club is run in a safe way.

These rules should;

- Be specific to your club
- Be clear and concise
- Cover both on the water and off the water activities

Think about the following areas;

- Safety rules for skiers, drivers, observers and instructors
- Member behaviour and etiquette
- Boat handling and driving rules
- Qualification standards
- Rules for guest skiers and visitors
- Relevant local bye-laws

British Water Ski & Wakeboard have a 'Safety Recommendations and Code of Practice' document which outlines general safety rules for water skiing, wakeboarding and other related activities that we recommend all clubs adopt and follow. To see the BWSW 'Safety Recommendations & Codes of Practice', visit www.bsw.org.uk/resources/safety-recommendations-and-codes-of-practice

There may be other useful documents on the BWSW website, go to the resources page – www.bsw.org.uk/resources and search for the keyword 'Safety'.

Appendix 3 – Club Welfare Officer Role Description

Role	Club Welfare Officer
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Responsible to	The Club
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Responsible for	Promote good practice, be the first point of contact for safeguarding concerns and to follow procedures in case a concern is raised
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Main Duties	Experience and Knowledge
<ul style="list-style-type: none"> To be the first point of contact for staff, volunteers, parents/carers and young people in regards to concerns about welfare, poor practice or child abuse Implement the club’s reporting and recording procedures Raise the awareness of safeguarding in water skiing and wakeboarding at the club Promote best practice guidance and code of conduct for ethic and behaviour at the club Assist the club to fulfil its responsibilities to safeguard young people Sit on the club’s management committee Ensure confidentiality is maintained Be the first point of contact for the British Water Ski & Wakeboard Lead Child Welfare Officer Maintain contact details for local social services, police and Local Safeguarding Children Board Promote anti-discriminatory practice 	<ul style="list-style-type: none"> Basic knowledge of core legislation, government guidance and national framework for child protection Knowledge of roles and responsibilities of local statutory agencies involved in child protection i.e social services, police, NSPCC and Local Safeguarding Children Board Understanding of local procedures for reporting child protection and welfare concerns to statutory agencies Familiar with the British Water Ski & Wakeboard Safeguarding Policy and Procedures Knowledge of club’s policy and procedures related to safeguarding and protecting young people Awareness of equality issues within child protection A basic knowledge of poor practice and abuse – behaviour that could be harmful to children

Skills Required (must be demonstrated)	Training Required
<ul style="list-style-type: none"> Approachable Child-focused approach Basic administration and ability to maintain records Communication Ability to provide information about local resources and the club’s policy and procedures 	<ul style="list-style-type: none"> Member of British Water Ski & Wakeboard Attend a Safeguarding and Protecting Children Course Have a current and valid DBS certificate

Our commitment to you
<ul style="list-style-type: none"> Training and mentoring where possible Advice and support in relation to the club and any safeguarding concerns you may have

Appendix 4 – DBS Application Process

It is a requirement for all British Water Ski & Wakeboard (BWSW) qualified instructors, coaches, cable operators and Club Welfare Officers to complete an Enhanced Level DBS disclosure. To apply for a DBS check through BWSW, you need to complete and send in the following;

- *DBS Application Form*
- *3 ORIGINAL documents*
- *BWSW DBS Application Information Form*
- *Payment (if applicable)*

In order to proceed with your DBS application, please follow the simple steps below:

STEP 1

You must request an application form directly from the **BWSW NOT the DBS** - complete the online form (www.bsw.org.uk/forms/dbs-application-form) to request an application form.

You will be asked if you are a volunteer or a paid employee for the role you need the DBS for. Please note, there is no DBS fee for voluntary applications. BWSW will send you an application form in the post.

STEP 2

Complete the application form **IN BLACK INK**. Please read the guidelines carefully and take extra care when filling in the form. If any information is omitted or it is not filled in using black ink **IT WILL BE RETURNED TO YOU**. This will result in a delay in your DBS application and the issuing of your qualification.

STEP 3

Complete the BWSW DBS Application Information Form – available at www.bsw.org.uk

STEP 4

Return the completed DBS application form together with **3 ORIGINAL** identification documents, your DBS Application Information Form and payment (if applicable). Any DBS fee payments due for Paid / Employed coaches should be made payable to “British Water Ski and Wakeboard” and **NOT** the DBS. Mark your envelope “**Private and Confidential**” and send to:

DBS Application, British Water Ski & Wakeboard, Unit 3 The Forum, Hanworth Lane, Chertsey KT16 9JX

If you do not want to send your identity documents through the post you can now use the Post Office ID Checking Service as an alternative method. Please note that there is a charge of £7.15 for this service and it is not offered by all Post Offices. If you wish to use this method please read the ‘Post Office ID Checking Service’ document to ensure you take the correct steps. We must receive the Post Office ID Checking Service form, plus a photocopy of your identity documents and your DBS application form in order for us to proceed as normal.

We will complete the rest of the application process for you and will return your documents to you within 10 working days by recorded delivery. Your documents are **NOT** sent to the DBS.

You will receive a copy of your DBS check direct from the DBS. **Once you have received your DBS certificate then you must send this ORIGINAL document to BWSW as we will no longer receive a copy.** This is very important as without this we will not be able to proceed with your application.

Updating Service

When you apply for your next DBS check, you can choose to sign up to the Updating Service. This service allows employers to check the status of your existing DBS check with your permission, providing the same level of check is required and the role is within the same workforce. It is free for volunteers and costs £13 per year for paid employees. You can sign up when you apply for your next DBS check using the reference number on the application form or within 14 days of receiving your DBS certificate using the certificate number. To sign up, visit <https://secure.crbonline.gov.uk/crsc/subscriber>

If you have already signed up to the Updating Service and give permission for BWSW to check your DBS status online, please contact us directly 01932 560007.

Top Tips

Follow these tips to ensure you get your application right the first time;

Avoid a Delay - Get Your Application Right First Time and In Good Time

- Always complete the form in **BLACK INK**.
- Always send **ORIGINAL** documents - we **CANNOT** accept photocopies.
- Always complete the form **CAREFULLY** to avoid it being returned.
- Send the completed DBS form to British Water Ski & Wakeboard. **DO NOT** send this to the DBS.
- DBS Checks can take as long as 12 weeks to process - we strongly recommend you begin your renewal process in **GOOD TIME** to receive your Instructor Licence before expiry. Please bear in mind that DBS checks that are older than 3 months will not be accepted as valid.

Data Protection

British Water Ski & Wakeboard is fully committed to compliance with the Data Protection Act 1998. The following principles will apply when we handle your personal information:

Overall Principles

- Your personal information is only processed with your knowledge
- Only information that we actually need is collected and processed
- Your personal information is only seen by those who need it to do their jobs
- Personal information is retained only for as long as it is required
- Decisions affecting you are made on the basis of reliable and up to date information
- Your information is protected from unauthorized or accidental disclosure
- Inaccurate or misleading data will be corrected as soon as possible
- Procedures are in place for dealing promptly with any disputes

These principles apply whether we hold your information on paper or in electronic form.