

# Summary of Insurance Cover for Registered Member Clubs of Gymnastics Ireland



## Public / Products Liability Cover

<b>Insurer</b>	IPB Insurance CLG t/a IPB Insurance
<b>Policy Number</b>	CCP0003018
<b>Period of Cover</b>	1 <sup>st</sup> November 2023 – 31 <sup>st</sup> October 2024

### **What is Public Liability Insurance?**

A Public Liability policy protects a policy holder in respect of claims made by members of the public (whereby the policy holder is negligent and legally liable) for accidental Bodily Injury, death or loss of or Damage to material property occurring during the Period of Insurance

### **Who is covered?**

Gymnastics Ireland, Registered Member Clubs and Registered Members

### **What is the limit of indemnity?**

The limit of indemnity is up to €6,500,000 any one incident

- limited to €1,300,000 any one period in respect of Abuse
- limited to €6,500,000 any one period in respect of Products liability.

### **What activities does it cover?**

The policy includes cover in respect of the following activities only and only caters for events with a maximum attendance of 1,000. If you are involved in any events or activities outside of this or will have any events with attendance of more than 1,000 please contact Barbara Kernan, [barbara.kernan@marsh.com](mailto:barbara.kernan@marsh.com) in advance in order to arrange cover. Additional premiums may apply for such events

- Meetings.
- Training, competitions (as per GI competitions / events policy), friendly and competitive matches.
- Maximum of three taster sessions for any individual interested in joining.
- Birthday Parties (the party can be for members or non-members).
- Club Social Events including:- Art Exhibitions, Cake Sales, Coffee Mornings, Day Trips, Fashion Shows, Lectures, Pub Quiz, Race Nights, Social Evenings and Parties, Participation in St. Patricks Day Parades.



- Sessions in schools - please note the policy provides protection where a GI club are contracted to provide sessions in schools, but not where an individual coach is contracted to provide sessions in schools.

In the event that an individual coach is contracted to provide sessions in school they need to arrange their own insurance and can contact Marsh on 01-2026000

- School sessions in clubs - where a school comes to your gym for a session, the policy provides protection to you in the event of a claim.
- Property owners / occupiers liability in respect of your facility. Note that in the event that you lease your premises, the policy will cater for your exposure as a property occupier only and your landlord should have their own insurance as a property owner.

### **What activities does it not cover?**

The policy does not cover any activities outside of those mentioned above and specifically:-

- Pay as you go activities unless all participants are registered and paid Gymnastics Ireland members (**Please Note:** Gymnastics Ireland Membership Scheme has been designed with specific membership categories to target 'pay as you go' class set-ups. Please contact GI for more info.)
- Fitness classes for non-members.
- Private coaching provided for which a fee is charged directly between the coach and the individual(s).

Refer to Gymnastics Ireland rules and regulations for further details

<http://www.gymnasticsireland.com/structure-policy/general-rules-and-policy>

### **Is there cover in respect of claim brought by volunteers?**

Yes the policy does include cover in respect of claims brought by volunteers but not any claims brought by employees (even those paid casually), Definition of Employee provided below:-

#### ***Employee shall mean***

- (a) any person under a contract of service or apprenticeship with the Insured*
- (b) any labour master and persons supplied by such persons*
- (c) any persons employed by labour only subcontractors*
- (d) any self-employed persons working under the supervision of the Insured*
- (e) any persons hired or on loan from any public authority, local authority, company, firm or individual*
- (f) any persons gaining work experience whilst engaged by the Insured in connection with the Business and normally domiciled within the Territorial Limits of the Policy*



*(g) any person under any Government or otherwise authorised work experience, training, study exchange or similar scheme*

If you have any employees, you should have separate insurance in respect of these and for a quotation, please contact Marsh Ireland on 01-2026000 for quotation

**Important Notes:**

- If a club owns their own premises and wishes to lease or rent out their premises to a third party, the Club must obtain proof of the third parties own Public Liability Insurance
- The policy excludes any intentional, dishonest, fraudulent, criminal or malicious act
- If you are unsure whether or not an activity or event is covered, please contact Barbara Kernan, [barbara.kernan@marsh.com](mailto:barbara.kernan@marsh.com) for clarification
- Please note that coaches are only covered for their activities with your club. If any of your coaches are providing coaching outside of the club they will require their own insurance cover for this. If such cover is required please contact Marsh Ireland on 01-2026000
- This policy does not include cover in respect of Employers Liability and if you have any Employees you should arrange separate insurance for this to ensure you have adequate protection. Please note that even if your Employees are also members, the Public Liability Insurance specifically excludes any claims brought by your Employees and as such if you do not arrange Employers Liability Insurance you may face un-insured claims. If you require Employers Liability Insurance please contact Marsh Ireland to arrange on 01-2026000
- This policy does not include cover in respect of your clubs property / equipment and if your club has any property / equipment for which insurance cover is required you can arrange this directly with Marsh Ireland on 01-2026000



## **Public Liability Accidents / Incidents**

Any accidents or incidents which could potentially give rise to a claim under the Public Liability section of the policy need to be notified to Insurers immediately. Please ensure an Incident Report Form (refer to Gymnastics Ireland Code of Ethics and Best Practice policy for the recommended form) is completed in full and forwarded by email to [Newclaims.Ireland@Marsh.com](mailto:Newclaims.Ireland@Marsh.com) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)

Should you have any queries please contact Barbara Kernan on 01-6917110 Ext: 2658



## Personal Accident Cover

<b>Insurer</b>	Chubb European Group SE
<b>Policy Number</b>	IEBOPA17522
<b>Period of Cover</b>	1 <sup>st</sup> November 2023 – 31 <sup>st</sup> October 2024

### What is Personal Accident Insurance?

Cover in respect of death or bodily injury to a member solely and directly caused by accidental, violent, external and visible means. Members are covered while participating in a sanctioned activity sponsored, organised or supervised by Gymnastics Ireland / Registered Member Club and while travelling between the place or residence and the place of activity that is being sponsored, organised or supervised by Gymnastics Ireland / Registered Member Club

### Who is covered?

All registered members of Gymnastics Ireland **and only** registered members. No cover is provided for anyone if they are not a member of GI at the time of their injury.

### What are the benefits?

The following benefits are payable following a valid claim:

- |   |  |
|---|--|
| (1) Accidental Death                      | €65,000                                      |
| (2) Accidental Death for under 16 yr olds | €15,000                                      |
| (3) Permanent Total Disablement           | €65,000                                      |
| (4) Permanent Disabling Injuries up to    | €65,000                                      |
| (5) Temporary Total Disablement           | 75% of gross weekly wage up to €250 per week |

(Payable up to 52 weeks and a deferment period of 14 days applies and only applies to those who are in full time gainful employment for at least 21 hours per week and to senior members over 16 years of age)

- |   |        |
|---|--------|
| (6) Medical Expenses up to  | €3,500 |
| with a maximum of 6 physiotherapy or any other alternative therapy sessions per person per Period of Insurance excluding the first session. Such physiotherapy sessions are only covered when they are at the recommendation of the a Medical Practitioner following the Accident<br>(Excess of €75 each and every claim applies) |        |
| (7) Accidental Damage to Teeth up to  | €500   |



**What is Permanent Total Disablement?**

- i. has lasted for at least 12 months; and
- ii. which in Chubb's opinion is beyond hope of recovery; and
- iii. will in all probability continue for the remainder of the Insured Person's life; and
- iv. will prevent the Insured Person from engaging in or giving attention to the Insured Person's usual occupation for the remainder of the Insured Person's life.

**What is Permanent Partial Disablement?**

Means that as a result of accidental Bodily Injury, the Insured Person suffers a complete or partial loss or loss of use of a part of the body, or partial loss of use of the body as a whole within 24 months from the date of the Accident (see scale of benefits)

Specific provisions applicable to Category (3) Permanent Disabling Injuries:

Chubb will pay a percentage of the amount shown in the Schedule of Benefits. The percentage payable will be relative to the degree of disablement as shown in the following Scale of Injuries which prescribes the maximum percentage payable for a range of Permanent Disabling Injuries.

Scale of Injuries

- a. Loss of one or more limbs 100%
- b. Loss of sight in one or both eyes 100%
- c. Loss of speech 100%
- d. Loss of hearing in both ears 100%
- e. Loss of hearing in one ear 25%

If a benefit is payable for Loss of Limb or Loss of use of a Limb then benefit for loss of or loss of use of parts of that limb cannot also be claimed.

If the Insured Person suffers a Permanent Disabling Injury that is not listed above, Chubb will assess medical evidence to calculate the degree of disablement relative to this scale.

No account shall be taken of the Insured Person's occupation when determining disablement. For example if Bodily Injury results in 50% of the loss of sight in one of the Insured Person's eyes, Chubb will pay You 50% of the Benefit Amount for item (ii) in this Scale.



### What is Temporary Disablement?

Means that as a result of accidental Bodily Injury, the Insured Person is prevented from engaging in his or her usual and paid professional occupation, and is under the regular care of and acting in accordance with the instructions or professional advice of a registered and legally qualified Medical Practitioner.

### Main Exclusions:

- the Insured Person committing a criminal act or taking part or whilst engaged in civil commotions or riots of any kind;
- the misuse of alcohol or solvents, or as a result of drugs ingested (except for drugs which are properly prescribed), or whilst driving with an alcohol level in the blood which exceeds the legal limit of the Country being visited.
- the Insured Person travelling to any country which is or whose armed forces are engaged in War within its own borders;
- the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;
- the Insured Person engaging in:
  - a. in any form of air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this;
  - b. Hazardous Activities.
- The Insured Person riding on or driving a motor cycle, scooter, motor scooter or Mechanically Propelled Vehicle.
- War in Ireland or country of residence;
- suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of their mental health;
- post traumatic stress disorder or related syndromes or any psychological or psychiatric condition;
- repetitive stress (strain) Injury or syndrome or any gradually operating cause;
- any act of Terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents;
- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel including the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- any illness or disease not directly resulting from Bodily Injury;
- any claim in excess of the Maximum Limit per Insured Person or Aggregate Limits as shown in the Schedule.
- travelling to a country where there has been a notified pandemic or epidemic outbreak, prior to the purchase of the trip





## Personal Accident Claims

### How to Claim:

In the event of a claim please email Marsh Ireland at [Newclaims.Ireland@Marsh.com](mailto:Newclaims.Ireland@Marsh.com) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)

Please include the following details in your email:

- Date of accident
- Nature of Injury
- Details of how the accident occurred
- Member name injured, member club and contact information

Once this information is received we will send you details for the app where all relevant medical reports, receipts and invoices for any medical expenses incurred will need to be uploaded

Should you have any queries please contact Barbara Kernan on 01-6917110 Ext: 2658



## **Professional Indemnity & Management Liability Cover**

<b>Insurer</b>	IPB Insurance CLG t/a IPB Insurance
<b>Policy Number</b>	IPI0002018
<b>Period of Cover</b>	1 <sup>st</sup> November 2023 – 31 <sup>st</sup> October 2024

### **What is Professional Indemnity Cover?**

A Professional Indemnity protects a policy holder in respect of claims brought against the club alleging that the claimant suffered a loss as a result of a wrongful act. This can include allegations relating to the advice provided and the likes of defamation.

### **Who is covered?**

Registered member clubs

### **What is the limit of indemnity?**

The limit is €6,500,000

### **What excess applies?**

The club is responsible for the first €2,500 of each and every claim

### **What is the retroactive date on the policy?**

8<sup>th</sup> November 2016 or the date when your club first held such cover (subject to no gaps in cover and to you retaining proof of such cover)

### **What does this mean?**

The policy will only cater for claims resulting from actions on or after 8<sup>th</sup> November 2016

### **Professional Indemnity Incidents / Claims**

Any accidents or incidents which could potentially give rise to a claim under the Professional Indemnity section of the policy need to be notified to Insurers immediately. Please ensure an Incident Report Form (refer to Gymnastics Ireland Code of Ethics and Best Practice policy for the recommended form) is completed in full and forwarded by email [Newclaims.Ireland@Marsh.com](mailto:Newclaims.Ireland@Marsh.com) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)



Should you have any queries please contact Barbara Kernan on 01-6917110 Ext: 2658

### **Subjectivities**

Cover is provided subject to the following. In the event that you do not comply with any of the subjectivities below, you will need to contact Barbara Kernan on 01-6917110 Ext: 2658 order to discuss this:

Each named member club complies with the following criteria and have the following procedures in place:-

- ✓ Professional services provided by the club are the provision of gymnastics training only
- ✓ All trainers hold suitable qualifications
- ✓ Satisfactory references are always sought when engaging trainers
- ✓ No principal or committee member of any club is aware of any Claim made against the club
- ✓ No principal or committee member of any club is aware of any circumstance which may give rise to a claim against the club



### **What is Management Liability cover?**

A Directors and Officers Liability policy provides protection to the club and the individual directors and officers of the club in the event that a claim is brought against them alleging wrongful act in the running of the organisation

### **Who is covered?**

Registered Member Clubs and their Directors and Officers

### **What is the limit of indemnity?**

The limit is €500,000 extension of the Professional Indemnity policy. Please note that cover is subject to an inner limit of **€50,000** in respect of any one individual club. Some clubs may require a higher limit and they should contact please contact Barbara Kernan on 01-6917110 Ext: 2658 in Marsh who will be happy to assist.

### **What excess applies?**

The club is responsible for the first €2,500 of each and every claim

### **What is the retroactive date on the policy?**

8<sup>th</sup> November 2016 or the date when your club first held such cover (subject to no gaps in cover and to you retaining proof of such cover)

### **Claims**

Any accidents or incidents which could potentially give rise to a claim under the Management Liability policy need to be notified to Insurers immediately. Please ensure an Incident Report Form (refer to Gymnastics Ireland Code of Ethics and Best Practice policy for the recommended form) is completed in full and forwarded by email to

[Newclaims.Ireland@Marsh.com](mailto:Newclaims.Ireland@Marsh.com) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)

Should you have any queries please contact Barbara Kernan on 01-6917110 Ext: 2658



## **Subjectivities**

Cover is provided subject to the following. In the event that you do not comply with any of the subjectivities below, you will need to contact Barbara Kernan on 01-6917110 Ext: 2658 in order to discuss this:

Each named member club complies with the following criteria and have the following procedures in place:-

- ✓ Is registered with Gymnastics Ireland and has recent financial statements showing a positive net worth and a surplus for the financial year
- ✓ No claims have been made against any past or present principal or committee member of any club
- ✓ No club is aware, after enquiry, of any circumstance which may give rise to a claim
- ✓ No club is aware of any proposal relating to it's acquisition by another company
- ✓ No club has ever had any Insurer decline a proposal or cancel or refuse to renew a Directors & Officers Liability Insurance

