

# **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>	IPL0001981
<b>Period of Cover</b>	1 <sup>st</sup> November 2017 – 31 <sup>st</sup> October 2018

### **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 McCluskey, [bmccluskey@jlt.ie](mailto:bmccluskey@jlt.ie) / 01-2026049 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 JLT on 01-2509238 or email [jltsports@jlt.e](mailto:jltsports@jlt.e).

- 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 JLT Ireland on 01-2309238 / [jltsports@jlt.ie](mailto:jltsports@jlt.ie) 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 McCluskey, [bmcccluskey@jlt.ie](mailto:bmcccluskey@jlt.ie) / 01-2026049 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 JLT Ireland on 01-2309238 / [jltsports@jlt.ie](mailto:jltsports@jlt.ie)
- 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 JLT Ireland to arrange on 01-2309238 / [jltsports@jlt.ie](mailto:jltsports@jlt.ie)
- 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 JLT on 01-2309238 / [jltsports@jlt.ie](mailto:jltsports@jlt.ie)



## **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 Barbara McCluskey, JLT Ireland at [bmcccluskey@jlt.ie](mailto:bmcccluskey@jlt.ie) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)

Should you have any queries please contact Barbara McCluskey on 01-2026049.



## Personal Accident Cover

<b>Insurer</b>	AIG Europe Limited
<b>Policy Number</b>	SMA67074
<b>Period of Cover</b>	1 <sup>st</sup> November 2017 – 31 <sup>st</sup> October 2018

### **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 Partial Disablement up to €65,000
- (5) Temporary Total Disablement €250 per week  
(Payable up to 365 days 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  
(Excess of €100 each and every claim applies)
- (7) Accidental Damage to Teeth up to €500



**What is Permanent Total Disablement?**

Means disablement which totally prevents an insured person from working in gainful employment of any and every kind which in all probability will continue for the remainder of the Insureds Persons natural 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)

**Endorsement 1 Permanent Partial Disability Extension**

We will pay a percentage of the amount under Item 3 of the Benefit Schedule depending on the degree of Permanent Partial Disability resulting from Bodily Injury caused by an Accident

The following disablement scale shall be used in order to determine the percentage of disablement

Loss of Use of a foot	50%	
Loss of Use of a foot	50%	
Unconsolidated fracture of the thigh	50%	
Unconsolidated fracture of a leg	25%	
Partial amputation of a foot, including all toes	25%	
Ablation of lower jaw	25%	
Total loss of an eye or reduction by half of binocular vision	25%	
Total incurable deafness resulting directly and solely for an Accident	30%	
Total Loss of Hearing in one ear	25%	
Total loss of movement in the hip	20%	
Total loss of movement in the knee	20%	
Total loss of movement in the instep	20%	
Unconsolidated fracture of the kneecap	20%	
Unconsolidated fracture of the lower jaw	20%	
Loss of all or virtually all teeth	10%	
Amputation of a big or all small toes	15%	
Shortening of a leg by at least 5cm	20%	
Shortening of a leg by at least 3cm	10%	
	<b>Right</b>	<b>Left</b>
Total loss of use of a hand	60%	50%
Total loss of use of a arm	60%	50%
Unconsolidated fracture on an arm	50%	25%
Amputation of the thumb	15%	12%
Amputation of the index finger	10%	8%



Amputation of the middle finger	8%	6%
Amputation of the ring finger	7%	5%
Amputation of the little finger	5%	5%
Total loss of movement of the shoulder	25%	20%
Total loss of movement of the elbow	20%	15%
Total loss of use of two fingers on a hand	15%	10%
Total loss of use of movement in a wrist	15%	10%

**Conditions applicable to this endorsement**

1. If the insured Person is left handed the percentages shown above are reversed
2. The degree of Permanent Partial Disability shall be assessed as soon as the condition of the Insured Person is considered not likely to improve or deteriorate but not later than two years after the Accident
3. If a claim is payable for a loss or disablement of a whole part or the body, a claim for any component part cannot be made
4. When determining the percentage, any Permanent Partial Disability existing prior to the Accident shall be deducted from this percentage.
5. If partial permanent loss or partial permanent disablement occurs, a proportionate part of the percentage stated for total loss or total disablement is paid out pro rata to the seriousness of such loss or disablement.
6. If disablement of several limbs or organs occurs as a result of one or more Accident, payment shall never exceed 100% of the Sum Insured for Permanent Total Disability.
7. If loss or disablement of any body parts or organs not listed above occurs, the percentage is based on the general scale used in the medical sector, in which case the Insured Person can opt for the following:
  - (i) employment must not be taken into account: or
  - (ii) employment and the activities customarily performed by the Insured Person prior to the Accident must be taken into account, considering also any suitable employment that may in all reasonableness be required of the Insured Person regarding the Insured Person's disabilities, strengths, capabilities, education and social position.

**Definitions applicable to this endorsement**

Permanent Partial Disability means that as a result of 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.





### **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:**

- Intentional Self Injury.
- Non-members including school children taking part either at their school or the club, non-members at events including birthday parties.
- People trying out (taster sessions).
- Suicide or attempted suicide.
- Criminal acts or attempts to commit a criminal act.
- An accident proved to have occurred due to the influence of alcohol and / or any drugs which have been taken by an Insured Person which were not prescribed by a Medical Practitioner and / or where any prescribed drugs have been taken by the Insured Person contrary to a manufacturer's instructions.
- Any Bodily Injury or Sickness that existed prior to the Period of Insurance.
- Flying except whilst traveling as a commercial passenger on a Scheduled Flight or charter flight
- Bodily Injury contributed to by Insured Person participation in, participating or training for, any hazardous or professional sport except where listed on the Policy Schedule as a Covered Activity or Activities.



## **Personal Accident Claims**

### **How to Claim:**

In the event of a claim please email Barbara McCluskey, JLT Ireland at [bmcccluskey@jlt.ie](mailto:bmcccluskey@jlt.ie) 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 Barbara McCluskey will send you a claim form which must be fully completed and returned together with all relevant medical reports, receipts and invoices for any medical expenses incurred.

Should you have any queries please contact Barbara on 01-2026049



## **Professional Indemnity Cover**

<b>Insurer</b>	AIG Europe Ltd.
<b>Policy Number</b>	ART05794
<b>Period of Cover</b>	1 <sup>st</sup> November 2017 – 31 <sup>st</sup> October 2018

### **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 €500,000 any one period per club with an overall policy aggregate limit of €10,000,000

### **What excess applies?**

The club is responsible for the first €1,000 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 to Barbara McCluskey, JLT Ireland at [bmcccluskey@jlt.ie](mailto:bmcccluskey@jlt.ie) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)



Should you have any queries please contact Barbara on 01-2026049.

### **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 McCluskey in JLT Ireland urgently on 01-2026049 in 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



## **Directors and Officers Liability & Employment Practices Liability**

<b>Insurer</b>	AIG Europe Ltd.
<b>Policy Number</b>	AFG42781
<b>Period of Cover</b>	1 <sup>st</sup> November 2017 – 31 <sup>st</sup> October 2018

### **What is Directors & Officers 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 Employment Practices Liability?**

An Employment Practices Liability policy provides protection to a club in the event that an employee (past, present, future) brings a claim against the club alleging Wrongful Employment Practices. Examples include wrongful dismissal, failure to promote and discrimination

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

The limit is €500,000 any one period per club with an overall policy aggregate limit of €10,000,000.

### **What excess applies?**

The following excesses apply

Individual Directors and Officers:	€Nil
Entity:	The first €5,000 each and every claim
Employment Practices Liability:	The first €7,500 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 Directors & Officers Liability and Employment Practices 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 Barbara McCluskey, JLT Ireland at [bmcccluskey@jlt.ie](mailto:bmcccluskey@jlt.ie) and c.c. Gymnastics Ireland at [ask@gymnasticsireland.com](mailto:ask@gymnasticsireland.com)

Should you have any queries please contact Barbara on 01-2026049.

## 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 Louise Hughes in JLT Ireland urgently on 01-2026052 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

