

Frequently Asked Questions

The Parents Association Liability Scheme covers the legal liability of the Parents Association arising from their organisation of social / fundraising events. All questions and answers below are subject to the terms, Definitions, Exclusions, Conditions and limitations of the policy.

1. How do I arrange cover / renew an existing policy?

With effect from the 30th September 2017, all new policies / renewal of existing policies can only be arranged by an on-line application www.brennaninsurances.ie/pa

2. We are organising an event and will have Bouncy Castles, are we covered for this?

We recommend that Associations ensure suppliers of the Bouncy Castles have adequate public liability insurance. Cover can be provided subject to the following precautions being complied with: -

- A responsible adult constantly marshals all sides of the inflatable.
- No shoes are worn by anyone using the inflatable.
- The inflatable is positioned thirty metres away from moving traffic.
- No more than one child per 1.5 metres square of bouncing space is permitted.
- The suppliers operating guidelines are strictly adhered to.

3. We are organising a Walking Bus, what criteria are required for this activity to be covered?

- All activities need to be supervised and managed correctly with all reasonable precautions taken.
- Pupils should be no more than two abreast.
- There should be supervisors in front and behind the group at all times. Large numbers of children may require additional supervisors, in the centre of the group for example.
- Parent/pupil ratio numbers drawn up by the school will need to be complied with.

4. Does the Parents Association Scheme provide Personal Accident Insurance for people attending events organised by the Parents Association?

The policy provides cover in respect of the legal liability of the Association. If a person makes a claim against the Association, as a result of an injury suffered in the school grounds or outside the school grounds the policy will respond subject to the terms and conditions. The person claiming will need to demonstrate that the Association were responsible or partially responsible for the injury.

5. We are arranging for the pupils to participate in the St Patricks Day Parade, would this event be covered?

The liability of the Association is covered where the participants are "on foot" in the parade only. The scheme excludes possession/use of motor vehicles where the Road Traffic Act applies. Therefore even where a trailer is stationary cover will not apply under the Scheme.

6. We are organising extra classes, will the teachers / instructors be covered under the Parents Association Liability Scheme?

The scheme covers the legal liability of the Association arising from their organisation of the extra classes. There is also Employers Liability provided under the scheme, which provides cover for accidental bodily injury to employees arising in the course of their employment by the Association.

However where a teacher conducts a business of giving specific classes, i.e. French, Dancing classes, they should have their own Public Liability insurance and the Association should ensure that the teacher has adequate level of cover, this is for the protection the Association.

7. We are organising a fundraiser, will the money collected during the event be covered under the Parents Association Liability Scheme?

The scheme is a liability scheme and does not provide property or money cover. If the money raised is for the benefit of the school it may be possible to request the school to extend their policy to provide cover for the amount collected.

8. Is Homework Supervision/After School Care in the school covered?

Yes, once the activity is run in conjunction with the Board of Management of the school. Activities need to be managed correctly and be adequately supervised. Large groups may require additional supervisors. Parent/pupil ratio numbers drawn up by the school will need to be complied with.

9. Do Insurers insist on Supervision levels or child / adult ratios?

There are no legislative guidelines so Allianz plc, do not have any recommended levels of supervision ratios. Insurers do expect that "common sense" be applied when deciding the level of supervision. Often the School have ratio numbers drawn up and these would need to be complied with

10. The Parents Association are organising a tidy up of the school grounds, is this Activity covered?

If it is simply a general tidy up of garden (weeding / planting and so forth) Insurers have no problem with cover, provided there is someone in charge on the day to instruct / supervise volunteers on the day. If however it is a larger task involving removal of old rubbish / junk or landscaping and probably involving hiring a skip then underwriters would need further information before making a decision.

Also, where individuals are tradesmen and volunteer to carry out repair works that they would normally conduct as part of their profession i.e. builder / painter, they will need to have their own insurance and the Parents Association Scheme will not provide cover

11. We are arranging a barbeque will the Scheme provide cover for this event?

The Scheme provides cover for barbeques subject to the following precautions being complied with on every occasion: -

- The area where the barbecue/campfire is to be held is free from combustible materials
- Portable Fire Extinguishing Appliances must be kept available for immediate use.
- Open Fires are not to be held within 12 metres of any third party property.

The scheme provides Products Liability cover with a limit of indemnity of € 6.5 m any one period. The scheme provides cover for food or beverages prepared and / or served for consumption on any premises occupied by the Parents Association.

12. We are renewing the policy mid-term, will the premium be reduced depending on when we renew our insurances?

Each Association as a member of the Scheme is part of a block policy and benefits from a scheme discount. Therefore an Association must pay the premium in its entirety even where they have renewed the policy after the renewal date.

13. Can the scheme documentation be issued directly to individuals?

Committees can change from year to year and correspondence may not always be passed on to the new committee members, therefore in order to ensure continuity we will only issue correspondence directly to the schools. The correspondence will be addressed to "The Parents Association Secretary"

14. We are organising a Summer School for the pupils of the school will the Parents Association Scheme cover this activity?

The Scheme is not designed to cover Summer Camps. Cover must be arranged separately.

15. Our Schools Insurance policy provides cover for the activities of the Parents Association, why do we require separate insurance?

The Parents Association Liability Scheme provides cover for the Parents Association as a separate legal entity to the school. This protects the school should a claim arise against the Association from an event arranged by them, and vice versa.