

Parents Association Liability Insurance Scheme Newsletter 2017

Please note with effect from 2017 Renewal we only accept online renewal applications. Please go to www.brennaninsurances.ie/PA to renew your cover.

Premium Rates

The premiums for the coming year are:

€ 185 per annum for activities listed in the updated Cover Summary for associations affiliated to or members of the NPC – Primary or for Post Primary Schools to the NPC Post Primary.

The expiry date of your Membership with these bodies must be entered when applying for cover online.

€ 250 per annum for all other Associations for activities listed in the updated Cover Summary.

These premiums include 5% Government Levy and a Client Service Fee of € 40.

Please note that the Client Service Fee is non-refundable in the event of mid-term cancellation.

Renewal Instructions

Go to www.brennaninsurances.ie/PA where you can also choose your preferred method of payment (cheque, EFT, PayPal, Credit Card). A confirmation email will be sent to your email address and cover will be in place with effect from the renewal date (30th September) or once payment is received, if received after the renewal date.

Limits of Indemnity

The Limits of Indemnity on the policy are:

Public Liability: € 13,000,000 any one event or series of events

Employers Liability: € 13,000,000 any one event or series of events

We feel that these limits will be sufficient to meet most claims an association is likely to meet and that it strikes a reasonable balance between the need for cover and the cost of obtaining that cover.

However, any limit could be breached in the event of a particularly serious claim. It may be possible to increase the limit of indemnity if required.

Scheme Administration

We act for almost 2,000 schools and Parents' Associations. We appreciate with Committees changing from year to year that queries will arise. We believe that the majority of these queries can be answered by making yourself familiar with the *Summary of Cover* attached or visiting our website www.brennaninsurances.ie/parents Please feel free to contact us if your query is still not resolved.

P. T. O. →

Payment of Premium

Cover only commences from the date on which premiums are received by Brennan Insurances. You should ensure that the renewal premium is received by us at least three working days prior to renewal. If this is not done, there may be a gap in cover, which could leave the association exposed in the event of a claim arising before the renewal premium is paid.

Extending the policy to cover larger events or Pony / Donkey Rides

If an Association is organising an event with an anticipated attendance over 500, or an event with Pony or Donkey Rides, the cover can be extended to include these events, subject to the policy terms and conditions, by sending Brennan Insurances: -

- a) payment of the appropriate additional premium (see rates below).
- b) date and brief details of event (including level of anticipated attendance)
- c) confirmation of the Association's certificate number (e.g. PAS/1234)

For cover to be extended these must be received by us **prior** to the event date.

Additional Premium Rates

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| (i) Event with anticipated attendance between 500 and 1,000 | No cost, just forward details |
| (ii) Event with anticipated attendance between 1,001 and 1,500 | € 135 |
| (iii) Event with Pony or Donkey Rides / Petting Zoo | € 90 |

Additional premiums (ii) and (iii) include 5% Government Levy and an arrangement fee of € 15.

Brennan Insurances

Brennan Insurances are closely associated with the provision of insurances to the education sector. In addition to the Parents Association scheme we also offer School Personal Accident Insurance and Travel Insurance for schools. Visit our website www.brennaninsurances.ie for further details.

Heather Conlon

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Brennan Insurances
Sept 04, 2017