

Parents Association Liability Scheme Summary of Policy Cover – Renewal 2017/2018

NB All cover is subject to the terms and conditions and exclusions of the actual policy the original of which is with the National Parent Council – Primary.

PUBLIC/PRODUCTS LIABILITY INSURANCE

The policy covers the legal liability of the Parents Association for accidental bodily injury to third parties and/or damage to third party property arising out of the Insured Activities subject to the terms, conditions, limitations and exclusions of the policy.

LIMIT OF INDEMNITY: **€ 13,000,000** any one event or series of events from any one cause.
any one period in respect of Products Liability

EMPLOYERS LIABILITY INSURANCE

The policy covers the legal liability of the Parents Association for accidental bodily injury sustained by an employee, arising in the course of their employment by the Association in connection with the Insured Activities subject to the terms, conditions, limitations and exclusions of the policy.

LIMIT OF INDEMNITY: **€13,000,000** any one event or series of events from any one cause.

INSURED ACTIVITIES

- Meetings, Social/Fund Raising Events, Extra Classes (Academic, Swimming and Other), Classroom and Playground supervision (where agreed by the Board of Management) and participation in joint sub-committees with Board of Management.
- Social/Fund Raising Events are deemed to include Art Exhibitions, Cake Sales, Coffee Mornings, Fashion Shows, Lectures, Quiz Nights, Race Nights, Raffles, Collections, Concerts, Dances/Discos, Barbecues, Cheese & Wine parties, Fetes/Sales of Work, Bingo Nights, Card/Casino Nights, Film Shows, Sports/Family Fun Days, Participation in St. Patrick's Day Parade as walking groups only (excluding liability arising in connection with the use of any motor vehicle/trailer, whether stationary or moving), Day Trips, Sponsored Walks, Runs and Cycles, Presentation Nights, Childrens Fancy Dress, Car Boot Sales, Keep-Fit Classes, Carol Singing, First Communion Breakfasts/Lunches and Bag Packing at Supermarket Checkouts.

NB: Any event with an anticipated attendance in excess of 500 must be notified to us in advance. Events with an anticipated attendance of over 1,000 must also pay an additional premium in advance of the event. (See Newsletter for premium details).

Cover may be available for other activities with an additional premium. The following activities **cannot** be covered under any circumstances:

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| - Mountaineering and rock climbing necessitating the use of ropes and guides | - Potholing and caving |
| - Bungee jumping, hang gliding, abseiling, parasailing, ballooning, parachuting and paragliding | - Equestrian events (other than Pony Rides see below) |
| - Snorkelling and scuba diving | - Ice-skating and skiing |
| - Canoeing, rafting and windsurfing | - BMX activities, skateboarding and rollerblading |
| - Shooting and archery | - Use of Mechanical Amusement rides |
| | - Scrap Metal Collections |

Pony and Donkey Rides: The policy may be extended to include limited Pony or Donkey Rides, subject to participants wearing proper headgear and other safety equipment and the animal being led by the handlers. The policy will not in any circumstances provide cover for injury to the animal. The activity must be notified prior to the event taking place and an additional premium paid (see our Newsletter for premium details).

PRINCIPAL POLICY EXTENSIONS

1. Indemnity to the Owners, Trustees and Board of Management, as Principal, whose premises are occupied or used by the Parents Association in connection with the insured activities.
2. Member to Member Liability. In the event of any member making a claim against the Association the underwriters agree not to raise a defence that the claiming member is also the insured.

TERRITORIAL LIMITS

Anywhere within Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

PRINCIPAL EXCLUSIONS/RESTRICTIONS

This policy does not cover any liability caused by or arising from:

1. Possession/use of motor vehicles (incl. Ride-on Mowers) where the Road Traffic Act applies.
2. Demonstrations and/or Protest marches.
3. Property Owners Liability in respect of premises, land, goal posts, facilities or common areas.
4. Remedial or Professional Advice (other than medical first aid treatment) given or omitted.
5. **Barbecues/Campfires** – Cover is subject to the following precautions being complied with on every occasion.
 - a. The area where the barbecue/campfire is to be held is free from combustible materials
 - b. Portable Fire Extinguishing Appliances must be kept available for immediate use.
 - c. Open Fires are not to be held within 12 metres of any third party property.
6. **Swimming Classes** – Cover is subject to the following exclusions.
 - a. Sub-acqua activities.
 - b. Children under four years of age unless each child individually accompanied by parent or appointed guardian.
 - c. Activities not supervised by a certified swimming instructor or certified life saver.
7. **Summer Schools** and the like are not covered.
8. **Bouncing Castles and other inflatables** – Cover is subject to the following precautions being complied with on every occasion.
 - a. The Suppliers operating guidelines are strictly adhered to.
 - b. The inflatable is securely tied down and not positioned within 30 meters of moving traffic
 - c. All sides including entrances/exit points and the back of the inflatable are supervised at all times by a responsible adult
9. **Cycling Events** – Cover is subject to the following precautions being complied with on every occasion:
 - a. all cyclists must wear helmets
 - b. first-aid and an escort car must be provided
 - c. Gardaí be advised of the event
10. **Walking Buses** – Cover is subject to the following precautions being complied with on every occasion.
 - a. Pupils should be no more than two abreast, supervisors in front and behind group at all times. Large groups require additional supervisors, in the centre of the group for example.
 - b. Parent/pupil ratio numbers drawn up by the school will need to be complied with.

There is **no** cover for property or money in the custody or control of the Parents Association.

Please note that any work involving upkeep, repair or maintenance to the school premises is not covered by this policy. If your committee are requested to participate in this type of work, please ensure that the Board of Management confirm cover under their insurance policy

EXCESS

€ 300 each and every claim for third party property damage or Nuisance.

CLAIMS NOTIFICATION

It is a condition precedent to any liability on the part of the underwriters that Brennan Insurances be notified immediately in the event of the occurrence of an accident giving rise to injury sustained by any person participating in any of the activities insured as outlined above and also in the event of any claim being made for personal injury by any person against the insured association.

Subject to the terms, conditions, limitations and exclusions of Master Policy Number CO RCR 3221371, underwritten by Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4.