



The definition for Public Liability Insurance is as follows:

Legal Liability to pay damages consequent upon bodily injury, illness or disease contracted by any other person, other than employees, or loss or damage to their property caused by a registered member, club, county or region

Public Liability insurance is designed to protect you (the club, county or region) in the event that a member of the public or a company sues you, where they feel they have suffered a loss to their person or property as a direct result of your actions or those of your employees members property/officers in the hosting management or participation in the sport.

What is insured?

Public Liability:

Indemnity against legal liability for damages in respect of accidental injury to any person and accidental loss of or damage to material property, which arises in connection with the Business.

This policy protects Athletics Ireland Ltd, Regional Boards, County Board and their officer's and Affiliated Clubs and their officer's against claims by third parties for property damage and/or bodily injury as a result of negligence (at fault in law) on the part of the region county and club or its registered members.

Cover also includes sanctioned or permitted:

Social Events

Clubs/County/Regional Competitions

Fund Raising Events

Development Events

All subject to usual terms and conditions

The Limit of Indemnity is €13,000,000.00 any single accident.

Personal Accident Benefit currently in force:

The Personal Accident policy covers any registered member who is injured as a result of an accident in an official club event. There is cover for up to €5,000.00 per person for medical and physio benefits. The policy is subject to an excess of €50.00 and also the physio benefit is required to be recommended by a medical practitioner. The cover is for up to 6 trips to physio subject to above conditions. Claim form, needs to be signed by your club secretary and benefit is paid to the club. A&E charges are not covered under this policy.

There is a similar policy for officers who are asked to undertake roles for county, regional or national events similar to above once official is registered.



Other insurances to consider for each club which is not automatically covered under the AAI/Clubs policy is as follows:

Directors & Officers Liability: Provides cover resulting from claims made for any alleged wrongful act in club, county or region and in their personal capacity as Director, Officer or Employee of the club.

Property Insurance: Property of the club to include Buildings, Contents, Equipment, Land etc.

Please contact our Insurance Broker Howden Insurance Ireland Ltd in respect of any insurance queries you may have letters of indemnity, notifying claims, obtaining claim forms etc., at:

Marie.lally@howdeninsurance.ie or 01 836 3326

1. How are parents covered if they help out?

They are covered if they take an action against the Association as Third Parties. The Personal Accident policy does not provide any cover. The type of event that would cause a claim would be where the parent was hurt helping at club training, raking long jump etc.

2. How do we cater for new members trying out facility?

All clubs are covered to have/allow members use their facilities for 2 sessions to see if they are happy to join. They are not covered to compete.

3. Are other clubs coaches allowed to coach to our athletes?

Once a coach is a registered member of AAI and holds an approved Athletics Ireland Coaching Qualification and has the consent of the club that they are a member of and the club the athlete is a member of, they will be covered to coach any registered athlete from any club.

4. Can a coach coach athletes of a club anywhere?

No, coaches can only use facilities or venues approved by the club and also club must ensure their coaches fully comply with the relevant child protection codes.

5. What coaching level do I need to be able to coach?

Athletic Leader is the minimum coaching level required.

6. Does coaching of University Athletes form part of this cover?

No. AAI Clubs, County Board or Regions only are covered on the Public Liability Section

7. Where can clubs train?

Clubs can train at any suitable location approved by the club committee.

8. Must we get an indemnity letter before we use any facility?

No, the policy covers training at any suitable unspecified location.

9. How do I get the farmer whose lands we want to use for a race covered?

Contact Howden and they will issue you with an indemnity form that you can pass to the Farmer. It will list the Farmer as a named party.

10. Are people covered to carry athletes in their car?

Not on our policies as motorists are obliged to have Motor Insurance. The owner will need to ask their own Motor Insurer if they have adequate cover. Most insurers cover transport of athletes once the car driver/owner is a volunteer and not being paid.

Child Protection Guidelines must be followed.

11. Are social events covered?

Yes, cover automatically includes all normal social or fundraising activities. It does not provide cover or hazardous events (Ice skating, bungee jumping etc.).

12. Are club trips abroad covered?

No, the policies provide no cover outside Republic of Ireland/Northern Ireland for training or competitions.

13. Are summer camps covered?

No, separate cover is required, and Howden can assist.

14. Are Open Sports covered?

They are for athletic events (but tug of war, puck fada etc., are not covered).

15. What is the lowest age group I can accept into the club?

There is no lower age group once the club committee are happy that there are adequate resources to protect younger children and also bearing in mind the Children and First Sports Code of Ethics.

16. What is the lowest age for competition?

Under 9's (those aged 8 in year of competition) is the lowest age group that can compete in National, Regional, or County Events as per the Constitution and Bye-Laws of Athletics Ireland.

In respect of Inter Club Events, competition is permitted for all ages so long as there is no Stepping Stones (winners do not qualify to other Competitions).

Club competitions for own members or Open sports where there are prizes for all fall into the development part of the cover and once there is only one such event per club per annum then cover operates.

There is no minimum age group at which clubs may take children as members.

The only restrictions in this regard are those imposed by our Constitution rather than by our insurers.

17. If an Athlete is spiked at a Cross Country race is there cover.

Yes, cover is available under the Personal Accident policy.

18. Is there any cover for hamstring or other injuries occurred in training?

No cover operates for injuries (cover only for accidents).

19. Should I have a disclaimer on entry forms for Road, Track or Cross Country events?

Yes, all persons entering should be asked to confirm that they accept there is a risk to their entering a race. The disclaimer needs to be acknowledged and to include statement that the person has sought medical advice before entering. There should also be a parental consent form if athletes under 18 are running.

20. Should I have a medical disclaimer on entry forms for Road, Track or Cross Country events?

Yes. All participants entering should be encouraged to seek medical confirmation they are fit to complete.

21. Should entry forms always be used – at Club, Cross Country or Regional events?

Yes. All participants should be asked to complete to ensure the athlete understands there are risks associated with competing that they need to acknowledge.

22. Are schools events organised by clubs covered?

They are only covered for one event, no winner, no advance to county or regional events. It's a stand-alone day designed to encourage participation and not a race.

23. Is there an excess on the liability policy?

Yes €500.00 payable for damage to property claims not bodily injury and payable by the club at the time the claim is lodged against them.

24. Is club protected if it asks members to assist stewarding races without permits?

Not this does not form part of the liability cover.

Personal Accident:

- a) Travel cover for members of official travelling party to approved Representative Matches, Camps or other agreed international competition.*
- b) Board/National Committee Officials on Official Events within Ireland.*

25. If an athlete is spiked at a Cross Country race is there cover?

The Personal Accident policy will provide them with medical cover and same.

26. Is there any cover for injuries incurred in training?

No, the only cover in place is for situations where the injury is as a result of an accident at an official club training session. If you twist your ankle on a road run/or other unofficial training run, there is no cover.

27. What happens if someone is hurt at a club event? – claims process

The club secretary or other designated official contacts broker with details of the incident.

<i>Eileen Hanlon</i>	<u>eileen.hanlon@howdeninsurance.ie</u>	<i>01 836 3326</i>
<i>Sarah McGowan</i>	<u>sarah.mcgowan@howdeninsurance.ie</u>	<i>01 836 3326</i>
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<i>Marie Lally</i>	<u>marie.lally@howdeninsurance.ie</u>	<i>01 836 3326</i>

The incident report attached to this document should also be completed.

28. Is A&E €100.00 levy covered on Personal Accident policy?

No. It's a tax charge and not covered.

29. Does the AAI Personal Accident policy cover accidents at county training/regional events?

Yes, once the accident occurs during the official training session/competition.

30. What are the medical cover benefits?

On the Personal Accident policy any registered member who is injured in an official club event there is cover for up to €5,000.00 per person for medical and physio benefits. The policy is subject to an excess of €50.00 and also the physio benefit is required to be recommended by a medical practitioner. The cover is for up to 6 trips to physio subject to above conditions. Claim form, needs to be signed by your club secretary and benefit is paid to the club.

Road Races:

1. Is the club covered to host a road race for benefit of clubs?

Yes once an AAI permit is issued and there are less than 1,000 entries (not competitors) the cover for the club, county or regional board applies. The benefit of the event is for the club. Permits signed where you have no representation on organizing committee and/or club is not benefiting financially, there is no cover.

2. If more than 1,000 entries are expected what should I do?

There is a separate arrangement in place for such events – contact Howden for details. An additional charge of €315.00 applies for events hosted with more than 1,000 entries and less than 2,000 in a permitted event.

3. Are charity events covered?

You need to make separate arrangements with the office for these events. A separate policy is available via Howden.

4. To satisfy the insurance requirements do I need to have an ambulance?

The event management plan will dictate the level of medical support you need. There is no specific condition on the insurance policy.

5. Does the club who signs permit require to have an involvement in the race?

Yes the understanding of the permit is that clubs are represented on race committees and benefit from the event financially.

6. If the club does not apply for a permit does the policy provide cover?

Cover applies only where there is a Permit as issued by Athletics Ireland and all World Athletics and Athletics Ireland conditions are followed. If the event has more than 1,000 entries a separate policy is required.

7. Does the Personal Accident policy cover these events?

No Personal Accident only applies for club training and for National Regional and Country Champ.