



## **Summary of Insurance Cover for Registered Members**

## **Public Liability**

Public liability insurance protects the members for claims made against you in respect of your legal liability for property damage and personal injury arising during activities. The policy protects you against the costs of any legal action against you and the value of any awards made.

The limit of indemnity provided by the policy is €6.5 million

Territorial Limits to the Republic of Ireland Great Britain Northern Ireland the Channel Islands and the Isle of Man

## **Professional Indemnity**

If you give advice or instruction as part of your activities, an important extension to this cover is Professional Indemnity Insurance.

Professional Indemnity Insurance aims to protect your coaches, trainers and instructors from their legal liability to compensate third parties who suffer injury or loss as a result of errors or mistakes in the instruction or advice they give. So it is essential protection for you and your club because it means expensive legal and defence costs can be taken care of.

The limit of indemnity provided by the policy is €1.3 million

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## Personal Accident Cover

Cover Operative on the Island of Ireland

Death €25,000
Perm Total Disablement €25,000

Loss of Limbs€25,000 (€6,250 one limb)Loss of Sight€25,000 (€6,250 one eye)Loss of Hearing€25,000 (€6,250 one ear)

Loss of Limb & Sight €18,750
Loss of Speech €25,000
Medical Expenses €2,500
Physio €250
Excess €100

Applicable for Ages 5 to 75 only. Reduced Benefits apply for:

Ages 5 to 16 20% of Death Benefit otherwise full Benefits apply