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Public Liability Cover

Coverage for all Valid Members and Member Clubs of Irish Squash

Cover effective 14/07/2024 – 14/07/2025

Public Liability Limit of Indemnity €6,500,000

What does it cover?

Public Liability Insurance covers the association, clubs and its members for claims brought against them by members of the public or members of the association arising from accidents for which they are held legally liable while engaging in insured activities.

Also covered are the association and individual members for claims against them for damage to a third parties' property.

Irish Squash policy cover includes, but is not limited to: Clubs training, league matches, club competitions sanctioned by Irish Squash and ancillary activities to do with the promotion and development of the sport in Ireland.

Please note, Club members must also be a member of Irish Squash for this cover to <u>apply</u>

An example of a Public Liability claim would be:

A spectator at an event trips over a bag on the floor. They injure themselves and proceed to sue the Club/Association that is running the event.

Your Public Liability insurer will take over the claim and appoint legal council if needed and process accordingly.

FAQ FOR PUBLIC LIABILITY POLICIES

• A venue our club uses to train has asked for a letter of indemnity on our public liability policy, is this ok?

Yes, this is very standard, most venues will ask for this, this indemnity is a note from your insurers to the owners of the venue saying that any claims brought due to the negligence of the association/club/members while using the venues lands and/or facilities, and the venue is drawn into the claim, your insurers will act on their behalf. To obtain a letter of indemnity please fill out the indemnity form which can be found on the website and send to info@irishsquash.com

• Are clubs covered for fundraising activities?

Yes, but activities such as fun days including Bouncy castles or any high - risk activities may be excluded. Please refer any activities to <u>anthonymurphy@arachas.ie</u>

• Am I covered to coach under this policy?

If you are coaching on behalf of a member club or Irish Squash then you are covered, but if you are coaching as your own commercial business, you will need your own insurance.

All instructors and leaders must hold the correct National Governing Bodies (NGB) qualification or have had an appropriately NGB-qualified technical advisor assess them. Where there is no relevant NGB qualification all instructors and leaders have received appropriate training and assessment for or are appropriately experienced to undertake instruction in the activities concerned.

• When should I notify the Association and Arachas of an incident?

All incidents should be notified to Irish Squash and Arachas insurance as soon as possible, do not wait for a solicitors letter or notice of intention to take action. The quicker we can get information to insurers, the better prepared they can be.

How do I notify of an incident?

Incident report forms can be found on the website, please fill out a report form and send to info@irishsquash.com who will verify the membership and forward to Arachas Insurance.

Arachas have a dedicated claims handler for Irish Squash and will be in touch to advise next steps.

ARACHAS INSURANCE

Telephone: 01-2135000

Email: ngbclaims@arachas.ie

For general Enquiries please contact

anthonymurphy@arachas.ie

<u>Irish Squash</u>

Telephone: 0<u>1 625 1145</u>

Email: info@irishsquash.com







Arachas Corporate Brokers, The Courtyard, Carmanhall Rd, Sandyford Business Park, Sandyford, Dublin , D18 X377

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