



Broker Declaration

Dated 1st November 2015

Cumann Lúthchleas Gael

Public Liability and Employers Liability Insurance Policy No. AA150020

To Whom It May Concern

Insured

Cumann Lúthchleas Gael, which consists of a Central Council, Five Provincial Councils, (Connacht, Leinster, Munster and Ulster and Britain), thirty-two County Committees and their subsidiary units and clubs, Clubs in the United Kingdom and associated bodies including the Handball, Camogie, Rounders, Cumann na mBunscoil and Ladies Gaelic Football Associations, have a Public Liability and Employers Liability Insurance Policy which includes the whole Association's property and premises, including such other properties and premises as are leased, rented, hired or loaned to the Insured and persons employed in connection with the business of the Insured.

Business of Insured

Currently set out in the policy as Sports and Cultural Organisation responsible for the organisation and promotion of Gaelic games, sports, fund-raising, social, recreational and other activities associated with a major sporting organisation whose core objective is advancement of Gaelic Sports.

Period of Cover / Insurer

The policy operates for the period November 1st 2015 to October 31st 2016. It has been arranged by the Association's Insurance Brokers, Willis, and is underwritten by the Wren Syndicate at Lloyds and others to provide the following indemnity (which is subject to the terms and conditions of the Policy).

Limits of Liability

Public Liability	€ 6,500,000 any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause.
Products Liability	€ 6,500,000 in the aggregate
Employers Liability	€ 13,000,000 any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause.

Extensions

- The Policy includes Legal Liability to Third Parties and Employees arising out of State Employment Schemes eg DSP (formerly FAS, Community Employment, RSS, TUS)
- Indemnity to Principal

Exclusions

In addition the standard Policy Exclusions, the following list of activities will be deemed EXCLUDED unless agreed in advance on a case-by-case basis with the Insurance Office in Croke Park or Willis Insurance Brokers

- Any event excluding official match fixtures where the attendance exceeds 500 persons
- Development works on club property to be undertaken on a direct labour basis
- Development works on club property to be undertaken by a contractor
- Work at Heights
- Scrap metal collecting and /or storing of scrap metal on GAA property or property in the control of GAA units
- Mechanical Rides and/or Amusement Devices/Fairgrounds/Machinery/Circuses/ Tractor Runs or any event using Motorised Vehicles
- Bouncing Castles/ Any type of Inflatables And/ Or Trampolines And/ Or Any Type of Hired Amusement / Activity /- **THESE ARE TOTALLY PROHIBITED ON ANY GAA GROUNDS OR AT GAA ACTIVITIES REGARDLESS OF THE INSURANCE STATUS OF THE PROVIDER**
- Motorised Sports/Racing/Aircraft or other Aerial Devices including model aircraft
- Aerial Events (including aviation displays, ballooning, parachuting, gliding, hanggliding and the like)
- Processions involving mechanically propelled vehicles including Vintage Vehicle displays
- Showjumping

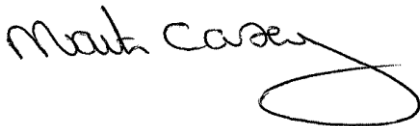
- Horse Racing
- Donkey Derbies or the use of Animals (other than domestic cats and dogs)
- Coursing
- Bungee Jumping
- Parachute Jumping
- Abseiling or Rock Climbing or other dangerous activities
- Rock or Pop Concerts
- Fireworks Displays
- Dances/Discos run on a commercial basis for the personal benefit of the Hirer or their Shareholders
- Foam Parties
- Roller Discos
- Bubble football
- Soap Box Derby
- The use of rifles, sports guns or other firearms, or archery or cross bows
- Use of Powertools, wood cutting machinery or other similar equipment
- Watersports
- Gymnasia with GAA Club supplied equipment involving more than 10 pieces of health and fitness equipment
- Any activity which take place on the Public Highways
- Use of GAA clubs for non GAA activity by third Parties unless a proof of valid insurance is provided by the Third Party. This Insurance must contain a specific indemnity to the relevant GAA Unit
- Any race type event such on or off road such as cycle, running or walk events
- The Policy does not apply to Liability in respect of bodily injury to any participant caused by or arising out of the engagement in any sporting event.

Subjectivities :

- Policy subject to the terms, conditions and exceptions of the policy.
- All Fundraising activities MUST be notified in advance to Willis or Coke Park – please email Fundraising sign off requests to gaageneral@willis.ie

Excess

- €1000
- €1,500 in respect of claims arising from Non GAA Associated use of club property increasing by €500 for each subsequent loss. Example is the use of club property for private parties formally called "Hirers activity"
- Clubs with multiple claims may have an increased excess applied or cover may be withdrawn entirely in respect of certain activities



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