



Summary of Public Liability Insurance Cover for Fully Affiliated Clubs



Summary Document Only

Public liability – Features and Benefits

(Included within Volleyball Association of Ireland Membership and valid for Registered Members and/or Fully Affiliated Clubs Only)

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 your Club or Organisation.
- Public liability insurance is designed to cover you in the event that a member of the public sues you, whereby they feel they have suffered a loss as a direct result of your actions or those of your employees.

Summary of Benefits:

Public Liability insurance protects registered Volleyball Association of Ireland Members and Affiliated Clubs against claims by third parties for property damage and/or bodily injury as a result of any negligence on the part of the affiliated Club and/or its registered members.

The cover applies to all activities of the Club including:

- Fund raising
- Open days
- Club tournaments
- Worldwide trips and tours etc.

The policy also covers:

- Member to member liability*
- Protection for all trustees, committees, officials and individual members
- Automatic indemnity to the owners of venues used e.g. councils etc.

The current limit of indemnity is €6,500,000.

Any Club or Organisation that own property and rent out their facilities to other Clubs or Organisations require additional cover to provide protection against claims should a member of this organisation be injured whilst on their premises and is subject to an additional premium.

It is a requirement that all parties renting the facilities must have their own Public Liability Insurance in force for their own Club, Team or organisation

*This policy shall apply separately to each member as if a separate Policy has been issued to each but the total liability of the Company shall not exceed the amount of indemnity.

Note: All liability policies exclude any damages awarded resulting from criminal negligence.

IMPORTANT:** This policy excludes claims attributed/arising from non-registered Volleyball Association of Ireland members/clubs.

** This means that if a club who is not affiliated or a person who is not a member of the Volleyball Associations of Ireland causes an accident, it would not be covered under the policy, they would require their own insurance to cover this. This does not apply to open days or people who are trying out Volleyball before signing up as a member – they are covered under the insurance, as long as the Volleyball Association of Ireland sanctions the event.

**Please see policy document for full policy wording
E & O E**

Any General Queries please contact Avril Kelly / Declan Troy in O'Driscoll O'Neil Ltd

Avril Kelly
Email: akelly@odon.com
Phone: 01 6395875

Declan Troy
Email: dtroy@odon.com
Phone: 01 6395860

O'Driscoll O'Neil Ltd
17 Herbert Place,
Dublin 2