

## Insurance Cover

Special Olympics Ireland has a general insurance policy in place to cover its activities. This policy extends to clubs registered with Special Olympics Ireland (SOI), to cover the following SOI approved activities:

- Sports training and athletic competition events
- Social events
- Fundraising events

### Special Olympics Ireland Insurance Policies Currently Provide Cover For:

- **Public Liability:** This covers the legal liability of Special Olympics Ireland for accidental bodily injury to a third party or damage to a third party's property arising out of and in the course of Special Olympics Ireland business that Special Olympics Ireland was considered negligible
- **Employer's Liability:** This covers the legal liability of Special Olympics Ireland for bodily injury caused to an employee (volunteers are covered under the definition of an employee) in the course of their employment that Special Olympics Ireland was considered negligible
- **Directors and Officers Liability:** This policy provides protection for Directors and Officers, including sub-committee members countrywide, from claims made against them personally, arising from alleged breach of trust, neglect, misstatement, omission, etc., committed in their capacity as Directors and Officers of Special Olympics Ireland and Special Olympics Clubs

### Conditions of Cover

1. When organising an event, hiring venues, etc., the club must clarify with the hiring company as to whether their general Liability Insurance Policy is sufficient or if they are required to arrange for any additional insurance indemnity. If required, the club must notify the Regional Office Team who will request a letter of specific indemnity on behalf of the Club Management Team. There may be a charge for certain specific indemnities which would be payable by the club. The club should ensure approximately 10-15 working days to secure specific indemnities
2. The policy has a ceiling of 500 persons per social and fundraising event. If numbers attending such an event are expected to exceed 500 then the club must notify the Regional Office Team who will then advise our insurers. Similar to above, there may be an additional charge for this which would be payable by the club and at least four weeks advance notice must be given to the Regional Office
3. The policy is subject to a €300 excess

\*Excess is the initial amount of money that the insurance person must pay out in any successful claim. The balance only is paid by the insurance company.

## New Insurance Cover from January 2018:

### Personal Accident Insurance Cover

Personal Accident Insurance provides an income or benefit if you sustain an injury as the result of an accident. Cover is also provided for medical expenses following an accident.

### What is not covered by Special Olympics Ireland Insurance Policy?

Special Olympics Ireland policies do not include cover for equipment and other contents owned by clubs