

SCHEDULE OF COMBINED INSURANCES

Policy Details:

Unique Market Reference:	B0334SC3342020708
Policy No.:	CC-0000540-PXLC-20
Wording:	Combined Sport & Leisure Insurance (IRE)
Insured:	Mr. St Pauls & St Pauls Juvenile Basketball Club
Insured's Address:	Muckross Co. Kerry
Business:	Basketball Club - 450 members
Period of Insurance:	01/10/2020 – 30/09/2021 Both dates inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the Insurer and the Insured

Public Liability

Limit of indemnity:	€ 6,500,000 Any one Occurrence
Extension: Pollution Liability	€250,000.00
Trigger:	Incidents Occurring During The Period of Insurance
Excess:	€500.00 Applicable to Injury and Damage Applicable to Defence costs

Basis of Rating

Number of Members	450
Defence Costs:	Inclusive
Business Premises:	The business is carried on from premises in the following territories and no others for the purposes of this section: Republic of Ireland.
Cover jurisdictions:	Republic of Ireland.

Professional Liability

Limit of Liability:	€1,300,000 Any one Occurrence and in the aggregate Subject to the following sub-limits which shall be part of and not in addition to the above limit:
Breach of Confidentiality:	€250,000 any one Occurrence and in the aggregate
Breach of Copyright:	€250,000 any one Occurrence and in the aggregate
Libel and Slander:	€250,000 any one Occurrence and in the aggregate
Trigger:	Claims Made and Notified During The Period of Insurance – Reporting Period 60 Days
Occurrence Limit:	Protected
Defence Costs:	Inclusive
Retroactive Date:	01/10/2016
Excess:	€500.00
Cover jurisdictions:	Republic of Ireland.

Trustees Liability Section

Limit of Liability: €250,000 Any one Occurrence and in the aggregate
Trigger: Claims Made and Notified During The Period of
Insurance – Reporting Period 60 Days
Occurrence Limit : Protected
Excess: €500.00
Applicable to Defence Costs
Defence Costs : Inclusive
Retroactive Date: 01/10/2016

Premium:	€840.00
Insurance Levy at 5%	€42.00
Total Premium including levy excluding Agent/Admin fee:	€882.00

Notifications of claims and circumstances to:

Please note that all claims should be notified within 14 days of the incident.

XL Catlin Claims Department
XL Insurance Company SE.
20 Gracechurch Street
London
EC3V OBG

E-mail:

jonathan.m.kelly@axaxl.com
james.good@axaxl.com

**All enquires (other than claims) should be addressed to the Coverholder with details as below.
Please note that the Coverholder acts as the agent of the Underwriters XL Insurance Company SE.**

O'Driscoll O'Neil DAC
17 Herbert Place
Dublin 2
Ireland
DO2FP52

E-mail:

info@odon.com

Signed by:



As authorised by:

Paul Jardine

Director
XL Insurance Company SE.



DATE:25/08/2020

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Schedule

Endorsements

Minimum & Deposit

It is hereby noted and agreed that this premium is minimum and deposit adjustable at year end on the rates charged on the projected figures provided.

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This policy does not apply to or include cover for or arising out of any liability of the **Insured** or any person insured in respect of **Injury** and/or **Damage** suffered by one **Participant** and caused by another **Participant** whilst engaged in **Contact Sports**.

For the purpose of this exclusion:

- i. '**Participant**' means any person engaged in an activity under the direction of the **Insured** or any person insured or any person using the **Insured's** facilities;
- ii. '**Contact Sports**' means any sport or activity in which physical contact between players or participants is an accepted part of play including but not limited to association football/soccer, Australian rules football, American football, basketball, camogie, floorball, Gaelic football, handball, hockey, hurling, ice hockey, lacrosse, martial arts, rugby league, rugby union and water polo.

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Additional Conditions

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

- a) all activities including those on a subcontracted basis must be disclosed to **Us**;
- b) any new activities including those provided on a sub contracted basis are referred to **Us** for prior approval;
- c) anyone who is visibly intoxicated and/or taken any drugs shall not be permitted to participate;
- d) all instructors and leaders 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;
- e) all activities are supervised by trained and experienced instructors;
- f) all equipment is checked for damage prior to hire and/or use;
- g) all equipment must be operated in accordance with manufacturers' recommendations.
- h) first aid facilities must be made available while instruction is being provided by the **Insured**
- i) emergency procedures must in place including one for missing children if instruction is provided to children by the **Insured**
- j) the maximum ratio allowed of coaches: participants is 1:20, except for water-sports where a maximum ratio of 1:8 only is allowed, or for children aged 4 to 6 where the maximum ratio is 1:6.
- k) all participants must be over the age of 4 years old
- l) all participants of any water activity must wear appropriate buoyancy aid(s);

Additional Exclusions

Cover under all sections is subject to the following additional exclusions:

- a) the carriage of passengers;
- b) use of pyrotechnics, explosives, fireworks and/or similar;

any **Injury** or **Damage** suffered by one participant or **Member** caused by another participant or **Member** in any sport or activity under the direction of the **Insured** where physical contact between participants or **Members** is an accepted part of play (including but not limited to, for example association football/soccer, Australian rules football, American football, camogie, floorball, Gaelic football, handball, hockey, hurling, ice hockey, lacrosse, martial arts, rugby league, rugby union and water polo)