



Summary of Insurance Covers for Registered Members 2021

Insurer: Allianz
Policy No: DNLIA8351514
Period of Cover: 01/01/21 – 31/12/21

Summary Document Only

Public liability – Features and Benefits

(Included within Cycling Ireland Membership and valid for registered members and/or 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 Cycling 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, training, competitions, CI approval works
- Open days
- Club competitions
- Worldwide trips. No indemnity is provided in respect of claims or legal proceedings brought in the USA/Canada. We would recommend that specific travel insurance is taken out for traveling abroad as an individual or as a group.

The policy also covers:

- Protection for trustees, committees, officials and individual members
- Automatic indemnity in respect of Cycling Ireland/Club legal liability to the owners of venues used e.g. councils etc.

The policy excludes:

Any activity not approved by CI.

Participation in any event not under CI guidelines.

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.

PARTICIPANT TO PARTICIPANT LIABILITY EXCLUSION

***This policy does not indemnify any participant in activities organised and/or operated by or on behalf of the Insured in respect of any claim made by any other such participant.**

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

IMPORTANT: This policy excludes claims attributed/arising from non-registered Cycling Ireland members/clubs/events. Please see policy document for full policy wording.

Professional Indemnity – Features and Benefits

(Included within Cycling Ireland Membership and valid for registered members Only)

Covers Cycling Ireland and persons acting on their behalf (directors, employees, committee members and volunteers (with supervisory / management roles) for legal liability in respect of breach of their professional duty and is reported to the insurer during the period of insurance and results in financial loss to a third party.

The Limit of Liability on the policy is €1,000,000

Directors and Officers Liability – Features and Benefits

(Cover for Directors & Officers of Cycling Ireland and their **Subsidiaries Only)

Directors and Officers Liability provides personal protection for Cycling Ireland Directors, Employees, Committee Members and volunteers with supervisory and management roles and Club executives, for claims made against Directors and Officers for actual or alleged wrongful acts i.e. breach of duty, breach of trust, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority.

The Limit of Indemnity provided by the policy is €1,000,000

Personal Accident – Features and Benefits

(Included within Cycling Ireland Membership and valid for registered members and/or Clubs Only)

Personal Accident covers all registered Cycling Ireland members of each affiliated Club (including committee members, coaches and officials) for a range of benefits payable in the event of an accidental injury during participation, including training and travelling to and from events or training sessions. Training is deemed to be official sanctioned training only. Travelling is only covered whilst as a member of an organised party under the direction of the Insured, and specifically excludes any travel by motorcycle.

Schedule of benefits		
Bodily Injury resulting in:		
1.	Death	€15,000
2.	Permanent Total Disablement:	€15,000
3.	Permanent Disabling Injuries:	€15,000
4.	Temporary Total Disablement:	€ 150
	Deferment Period:	1 week
	Benefit Period:	13 weeks
5.	Temporary Partial Disablement:	Nil
	Deferment Period:	Nil
	Benefit Period:	Nil
6.	Accident Medical Expenses within Ireland:	€2,500
6a.	Inner limit for physio:	€500
6b.	Dental Expenses:	€2,000
7.	Excess:	€250
	Notes:	
	Maximum Limit per Insured Person for Benefits 1, 2 and 3: €15,000	

Claims Procedure:

- In the event of needing to make a claim, please see Cycling Ireland's website and click on the following link: <http://www.cyclingireland.ie/page/membership/insurance/incident-accident-report-form> and complete the Insurance Incident Form
- Forward the completed Incident Report Form to contactus@cyclingireland.ie.
- Cycling Ireland will then forward completed Incident Report Form to Arachas Corporate Brokers Limited who will notify insurers
- You will then be issued a claim form to complete, you will need to complete same and return along with any receipts / invoices for medical expenses.
- Should you have any queries in relation to your claim please phone Nathan Matthews on 01 6395883 or nathanmatthews@arachas.ie