

Insurance Information 2020

This is a guide to the insurance covers provided under the Association of Irish Riding Clubs Ltd. Liability and Personal Accident policies.

Public Liability:

Subject to policy terms and conditions. This cover indemnifies the Association and its members against claims for compensation costs and expenses arising from accidental death, injury or illness to any person or accidental damage to property arising out of AIRC organised events and activities.

Cover Includes:

- Landowner Indemnity.
- Indemnity to members and officials whilst acting for the club.
- Indemnity to sponsors/grantors.
- All members as individuals whilst participating in and attending official AIRC events, in respect of their equestrian activities including member to member liability.
- Officials, teams and individual AIRC members whilst acting/competing on behalf of the Association in European countries.
- Liability for loss or damage to leased or rented premises.
- Casual labourers.
- Official AIRC social and fundraising events.
- Indemnity to property owners for hired, leased or loaned premises.
- Member to member liability.

Main Exclusions:

- Loss or damage to property in the care, custody or control of insured members.
- Mechanically propelled vehicles (unless compulsory insurance is not required under the road traffic act).

Conditions:

- Protective headgear must be worn when riding, including mounting and dismounting

Claim:

- Any accident or incident that occurs must be notified to National Office of the Association immediately without making any reply or admission via their Incident Reporting Channels, in turn the Association must notify us, Sweeney Walsh & Associates.

*Provided by Sweeney Walsh & Associates & Equestrian Insurances Ireland
Email - brendan@swaa.ie*

Sweeney Walsh & Associates

Commercial & Equestrian Insurance Brokers

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Association of Irish Riding Clubs
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Naas
Co Kildare

Confirmation of Cover Document	
Certificate/Policy No: KB20/Z00055	Date Printed: 17 th Feb 2020
Insured: Association of Irish Riding Clubs (AIRC) & Or all individual members & Or committee members 7 or Trustees & Or Officers or stewards or voluntary helpers & Or designers or erectors of course Or facilities or services thereto and property owners.	
Business Description: Equine Association	
Type of Insurance: ROI –Liability	
Period of Insurance: FROM: 01/01/2020 TO: 31/12/2020 (Both Dates Inclusive)	
Details of Policy Cover	
Type of Cover:	ROI Employers Liability Limit: €13,000,000
Scope of Cover:	2 Full time employees Helpers/volunteers at shows and events
Type of Cover:	ROI Public/Products Liability Limit: €10,000,000
Scope of Cover:	circa 130 registered clubs, circa 3400 registered members
Excess: €1500 each & every loss maximum €6,000 in the aggregate	
Included Extensions:	
Landowners indemnity	
Indemnity to members and officials whilst acting for the club	
Indemnity to sponsors and grantors	
All members as individuals whilst participating in and attending official AIRC events in respect of their equestrian activities including member to member liability.	
Officia, Teams and individuals AIRC members whilst acting /competing on behalf of the association in European countries.	
Liability for lost/damaged ,leased or rented premises	
Casual labourers	
Voluntary and or approved freelance instructors whilst acting for the club.	
Official AIRC social and fundraising events	
Indemnity to property owners for hired, leased or loaned premises	
Endorsements/Warranties/Exclusions: It is warranted that:	
1. An up to date accident book is kept by the business and that all incidents are logged including the following: date and time of the incident, injured person/s, witness statements & contact details	
2. A Health & Safety statement is in place	
3. Full risk assessments are in place in respect of the premises itself and all activities carried out, written records should be kept of all risk assessments	
4. Employee training is regularly provided and updated. Written records must be kept of all employee training	
Law & Jurisdiction	This Policy is subject to Irish Law and the jurisdiction of the Irish Courts

Brendan Walsh & Michelle Walsh t/a Sweeney Walsh & Associates Commercial Insurance Brokers & Equestrian Insurances Ireland are regulated by the Central Bank of Ireland

Personal Accident:

The AIRC Personal Accident policy provides limited covers to AIRC members whilst participating in equestrian related activities organised by AIRC including commuting to and from AIRC organised events.

This policy is not designed to take the place of, life or health insurance, and is not intended to meet the long-term financial needs of a member or their family in the event of death or permanent disablement.

It is intended to be a benefit accruing to members as a result of membership itself.

Cover is for a member suffering injury or death whilst participating in an AIRC equestrian event.

Insured Persons and Sums Insured		
Insured Persons		Sum Insured
Category A:	Any member of a Club Affiliated to the Association of Irish Riding Clubs who has paid his membership subscription to the said Association of Irish Riding Clubs Affiliated Club.	See Schedule below

Operative Time
<ol style="list-style-type: none">1. While engaged in any activity involving riding, caring for or handling Horses and while driving horse drawn vehicle, but excluding racing or point to point2. While attending an event organised by or affiliated to the Association of Irish Riding Clubs3. While travelling to the site of the event organised by or affiliated to the Association of Irish Riding Clubs at which the Insured Person is engaging in a Horse Related Activity from the time of leaving the Insured Person's home, whilst travelling directly (including overnight stops) and from the time of leaving the said event, whilst travelling directly (including overnight stops) back to the Insured Person's home.

Important Notice – Claim or incident notifications:

Any incident that may give rise to a claim must be notified to National Office of the Association immediately, who in turn contact Sweeney Walsh & Associates.

The next page contains a brief summary of cover only. Full terms and conditions apply as per policy document and schedule.

***Provided by Sweeney Walsh & Associates & Equestrian Insurances Ireland
Email - brendan@swaa.ie***

Section 1:**Personal Accident – Death and Capital Sums**

Benefit Description		Insured Persons
		Category A
Section 1: Injury		
A) Death		€40,000 (limited to €15,000 if under 18 years)
B)	i. Loss of Sight in both eyes	€40,000
	ii. Loss of Sight in One Eye	€20,000
C)	i. Loss of Two or more Limbs	€40,000
	ii. Loss of One Limb	€20,000
	iii. Loss of One Limb and Loss of Sight in One Eye	€40,000
D) Loss of Hearing:	a. in both ears	€40,000
	b. in one ear	€10,000
E) Loss of speech		€40,000
F) Permanent Partial Disablement		
a. Total loss of or total loss of use of:		
	i. one thumb	Not Covered
	ii. one forefinger	Not Covered
	iii. any other finger	Not Covered
	iv. one big toe	Not Covered
	v. any other toe	Not Covered
b. Total and irrecoverable loss of use of:		
	i. The back or spine below the neck with no damage to the spinal cord	Not Covered
	ii. The neck or cervical spine with no damage to the spinal cord	Not Covered
	iii. Shoulder, elbow or wrist	Not Covered
	iv. Hip, knee or ankle	Not Covered
	c. Fractured leg or foot with established non-union	Not Covered
	d. Fractured knee cap with established non-union	Not Covered
	e. Shortening of the leg by at least 3 centimetres	Not Covered
G) Permanent Total Disablement as described below		
a. Permanent Total Disablement		€40,000
b. Loss of intellectual capacity		€40,000
c. Total and permanent paralysis		€40,000
H) Quadriplegia		Not Covered
I) Paraplegia		Not Covered
J) Temporary Total Disablement		Not Covered
	Benefit period	Not Applicable
	Deferred period	Not Applicable
K. Temporary Partial Disablement		Not Covered
	Benefit Period	Not Applicable
	Deferred Period	Not Applicable
For a Permanent Disability not listed above, the benefit payable will be based on our medical assessment of the degree of disability in relation to the above scale and not in relation to the insured person's occupation		

Extensions

Hospital Confinement

If during the Period of Insurance an **Insured Person** sustains **Accidental Bodily Injury** which results in a valid claim under benefit 1G Permanent Total Disablement resulting in the **Insured Person** being confined to a hospital as an inpatient, We will pay € for each night as an in-patient in hospital and up to a maximum of €3,000 in total for **Hospital Confinement**

Injury Medical Expenses

If during the **Period of Insurance** an **Insured Person** sustains **Accidental Bodily Injury** which results in a valid claim for Death, **Permanent Total Disablement** or **Permanent Partial Disablement** We will pay **Injury Medical Expenses** up to 25% of the sum insured subject to a maximum limit of €6,000 any one event excluding the first €250.00 of each and every claim.

Urgent Expenses following death

If during the **Period of Insurance** an **Insured Person** sustains **Accidental Bodily Injury** which results in death and an interim death certificate is issued **We** will pay up to €1,500 in respect of expenses which require urgent and immediate attention while the administration of the **Insured Person's** estate is being arranged. These expenses are payable in addition to any amount payable for death which will become payable on production of the final death certificate.

Funeral Expenses

If during the **Period of Insurance** an **Insured Person** sustains **Accidental Bodily Injury** which results in death We will pay up to €2,500 for **Funeral Expenses** following the issue of an interim death certificate