

## Insurance Information 2023

This is a guide to the insurance covers provided under the Association of Irish Riding Clubs CLG Liability policy.

### **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.
- Instructors on the AIRC Register of Instructors.
- Official AIRC social and fundraising events.
- Indemnity to property owners for hired, leased or loaned premises.

### 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](mailto:brendan@swaa.ie)*

# Sweeney Walsh & Associates

## Commercial & Equestrian Insurance Brokers

Ballymacarbry  
Clonmel  
Co Tipperary

Tel: 052 61 86882  
Fax: 052 61 86886  
E-mail: [michelle@swaa.ie](mailto:michelle@swaa.ie) or  
[brendan@swaa.ie](mailto:brendan@swaa.ie)

Association of Irish Riding Clubs  
1<sup>st</sup> Floor, Beech House, Millennium Park  
Osberstown  
Nass  
Co Kildare

Confirmation of Cover Document	
Certificate/Policy No: LIB23/ROIBUS/	Date Printed: 25/01/2023
<b>Insured:</b> Association of Irish Riding Clubs (AIRC) & Or all individual members &/ Or committee members &/or Trustees &/Or Officers or stewards or voluntary helpers &/Or designers or erectors of course Or facilities or services thereto and property owners/lessee &/or providers &/or sponsors	
<b>Business Description:</b> Equine Association	
<b>Type of Insurance:</b> ROI –Liability	
<b>Period of Insurance:</b> FROM: 01/01/2023 TO: 31/12/2023 (Both Dates Inclusive)	
<b>Details of Policy Cover</b>	
<b>Type of Cover:</b> ROI Employers Liability	<b>Limit:</b> €13,000,000
<b>Scope of Cover:</b> 2 Full time employees Helpers/volunteers at shows and events	<b>Excess:</b> Nil
<b>Type of Cover:</b> ROI Public/Products Liability	<b>Limit:</b> €6,500,000
<b>Excess:</b> €1500 each & every loss maximum €6,000 in the aggregate	
<b>Included Extensions:</b>	
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.	
Official, 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	
<b>Endorsements/Warranties/Exclusions: It is warranted that:</b>	
<ol style="list-style-type: none"> <li>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 &amp; contact details</li> <li>2. A Health &amp; Safety statement is in place.</li> <li>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.</li> <li>4. Employee training is regularly provided and updated. Written records must be kept of all employee training.</li> </ol>	
<b>Law &amp; Jurisdiction</b>	This Policy is subject to Irish Law and the jurisdiction of the Irish Courts
<b>Insurer</b>	100% Liberty Mutual Insurance Company SE
This document should be read in conjunction with Insurers policy documentation	

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