

Insurance Information 2024

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.

Sweeney Walsh & Associates

Commercial & Equestrian Insurance Brokers

Ballymacarbry
Clonmel
Co Tipperary

Tel: 052 61 86882
Fax: 052 61 86886
E-mail: michelle@swaa.ie or
brendan@swaa.ie

Confirmation of Liability Cover

Insured:	Association of Irish Riding Clubs. 1st Floor Beech House, Millennium Park, Naas, Co Kildare
Policy Number:	CNP24/ROIBUS/126441
Insurer:	Canopiuis at Lloyds
Policy Period:	1 st January 2024 – 31 st December 2024
Business Description:	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 &/or property owner/lessee &/or providers &/or sponsors
Cover:	Employers Liability – Limit of Indemnity € 13,000,000 any one claim Excess Nil Public/Products Liability – Limit of Indemnity € 6,500,000 any one claim Excess € 1,500 each & every loss in respect of Third Party Property Damage only (Max € 6,000 in the aggregate)
Indemnity is extended to:	<ul style="list-style-type: none">- Members and officials whilst acting for the club, 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,- Official, teams and individual AIRC members whilst acting/competing on behalf of 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 fund-raising events- Indemnity to property owners for hired, leased or loaned premises

Brendan Walsh
Director