

Summary of Insurance Covers for Registered Members of Badminton Ireland



Summary Document Only

Public liability – Features and Benefits

(Included within Badminton 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 a registered member, club or organisation.
- Public liability insurance is designed to compensate you in the event that a member of the public or company sues you, whereby they feel they have suffered a loss as a direct result of your actions or those of your employees / volunteers.

Summary of Benefits:

Public Liability insurance protects registered Badminton 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 sanctioned activities of the Sport including:

- Fund raising
- Open days
- Club Competitions
- Worldwide trips and tours etc.

The policy also covers:

- Protection for all trustees, committees, officials and individual members
- Automatic indemnity to the owners of venues used e.g. councils etc.
- Liability for actions of aggressive participants**

The current limit of indemnity is €6,500,000.

The excess applicable is €500 for each and every claim and this is to be paid by the member involved in any claim.

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.

*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. Excludes any claims in respect of any player-to-player liability.

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

IMPORTANT: This policy excludes claims attributed/arising from non-registered Badminton Ireland members/clubs

Please see policy document for full policy wording

E & O E

Personal Accident – Features and Benefits

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

Personal Accident covers all registered Badminton 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.

Summary of Benefits

As the group Personal Accident policy offers a specified amount of cover during participation and/or training within UK and Ireland

<u>Cover</u>	<u>Sum Insured</u>
Death	€40,000 (€8,000 if under 18)
Total and irrecoverable loss of use of all sight in both eyes and / or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot	€40,000
Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	€20,000
Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	€10,000
Permanent Total Disablement (other than as listed above) from engaging in or attending to any profession, business or occupation whatsoever provided always that the Benefits shall not be payable until such disablement has continued for a period of twelve calendar months.	€40,000
You becoming totally and permanently disabled as a result of injury sustained whilst travelling to or from an event in which you are engaged to play for the Insured	€ 8,000
Medical Expenses	€1,500 (Excess €100)
Inner limit for Physiotherapy	€ 250 (Excess €50)
Inner limit for Dental (Whole, Natural, Sound Teeth)	€ 500 (Excess €100)

Claims Procedure:

- In the event of needing to make a claim please download an incident report form from <http://www.badmintonireland.com/page/24760/ODON-Insurance>,
- Email Jonathan Brown of O'Driscoll O'Neil, on jbrown@odon.com and CC Badminton Ireland membership@badmintonireland.com with brief details, please include contact details, date of incident, nature of injury and how incident occurred
- On confirmation of current registered membership to O'DON from Badminton Ireland, you will be issued a claim form to complete, you will need to complete same and return along with supporting documentation as requested

- Should you have any queries in relation to your claim please **phone Jonathan Brown on 01 6395804**

Any queries please contact Jonathan Brown in O'Driscoll O'Neil Ltd

Jonathan Brown

Email: jbrown@odon.com

Phone: 01 6395804

O'Driscoll O'Neil Ltd

17 Herbert Place,

Dublin 2