



Irish Tug of War

In association with
O'Driscoll O'Neil



Summary Document Only Public liability – Features and Benefits

(Included within Irish Tug of War Membership and valid for registered members and/or Clubs Only)

Irish Tug of War & O'Driscoll O'Neil have designed a bespoke insurance policy for Irish Tug of War Clubs and individual members of the Association.

Public Liability Insurance protects your club, its affiliated members, officers and committees against claims by third parties for property damage and/or bodily injury as a result of negligence on behalf of the club. The cover applies to all activities of the club including fund raising and open days. This means Insurers shall indemnify any member of the Insured whilst acting in such capacity regardless of whether the third party claimant is also a member of the Insured provided that;

- a) such person(s) shall not be entitled to indemnity under any other policy
- b) such person(s) shall act as though he or she were the Insured and be subject to the terms conditions and exclusions of this policy in so far as they can apply
- c) the limit of liability shall not be increased hereby

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

Note: Any high-risk activities for fund raising/open days (bouncing castles, pony rides, mechanically propelled vehicles etc.) must be advised to O'Driscoll O'Neil beforehand and payment of additional premiums may be required.

- Club Training Grounds /Facilities are subject to annual inspection
- A Safety Officer is to be appointed to conduct a risk assessment for each club
- Surveys will be carried out on a number of clubs throughout the period of insurance
- All clubs must keep a register of all affiliated members (no membership no cover)