



Insurance Cover 2017/2018

Quick reference Policy numbers

1. Public liability policy no: DN SCR 6868864 (Allianz)
2. Personal accident policy no: DN SPT 5792858 (Allianz)

Please note: *If in doubt on any item or details relating to the safety and welfare of adult or youth members of CGI under your care - please seek clarification through a local contact responsible for this area in your Region or direct from the National Office where expert advice can be followed up on.*

- **All accidents must be reported to the National Office and your Regional Commissioner immediately or as soon as possible**
- **Accident forms must be filled out at the time of accident**
- **Make sure to bring relevant forms to all day trips and camps**

CGI National Office: 12 Clanwilliam Terrace, Grand Canal Quay, Dublin 2
Tel: 00 353 1 661 9566 email: admin@girlguidesireland.ie

You can also contact our insurance representative in BHP Insurances about specific questions on our policies: Direct line contact - John Barnes 00 353 1 620 2030

For quotes regarding other covers (e.g. Unit equipment or group travel insurance) please contact BHP on the above number.

Information Guidelines for Guiders

This information leaflet is for internal use of members of the Catholic Guides of Ireland

What to do in the event of an accident:

1. Prevention is the key word in organising any activity but should an accident occur the onus is on the Guiders present to notify the relevant people as soon as possible:

- National Office: All accidents likely to give rise to a claim under either the Personal Accident or Public Liability insurance policies should be notified to the CGI National Office immediately, as late notification may prejudice the insurance company in handling a subsequent claim
- Unit Leader (where applicable) and Regional Secretary

All accidents should be reported to the above

2. Ensure that all details are collected and written down, holding names of any witnesses and report these to the National Office. Please use the appropriate accident report form (please see FAQ on Pg 4)
3. Following notification to the office, the appropriate report form from the insurance company will then be issued for completion by the Guider concerned
4. On completion, the report form should be returned to the National Office at 12 Clanwilliam Terrace, Grand Canal Quay, Dublin 2, together with: statements from witnesses or the leader in charge at the time and photographs if available. This will then be forwarded to our insurance brokers – BHP Insurances.
5. Any correspondence from injured parties or their legal representatives should be forwarded immediately to the National Office without reply
6. In the event of an accident being caused by defective equipment, same should be retained for inspection by a representative from the insurance company

Please note: *Do not admit liability either verbally or in writing. Where possible, take some photographs of where the accident occurred, if necessary on a mobile phone*

What type of policies are CGI members covered under?

The two categories of insurance for which registered members of the Catholic Guides of Ireland are covered are:

1. Public liability
2. Personal accident

1. Public liability policy no: DN SCR 6868864 (Allianz)

This group policy issued by Allianz indemnifies CGI in respect of all sums that they shall become legally liable to pay as compensation for:

1. Accidental bodily injury, or
2. Accidental damage to property

The limit of indemnity is € 32,000,000 for any one accident/ for any one period of insurance

2. Personal accident policy no: DN SPT 5792858 (Allianz)

This group policy issued by Allianz provides the following benefits to members who sustain accidental bodily injury whilst participating in any activity organised by the insured, resulting in death or disablement as defined.

Category A: persons under 16 years of age or persons not gainfully employed on a fulltime basis.

Category B: persons over 16 years and under 75 years, gainfully employed on a fulltime basis.

Schedule of benefits:

1. Death (occurring within 12 months of injury).
2. Loss of one eye or limb.
3.
 - A. Loss of both eyes or two or more limbs
 - B. Loss of speech
 - C. Loss of hearing in both ears
4. Permanent total disablement preventing the insured person from following any Occupation.
5. Temporary disablement (not exceeding 100 weeks).
7. Medical expenses incurred which are not otherwise covered by Social welfare payments / NHS or Private medical insurance (e.g. VHI / Quinn Health / Hibernian Aviva / BUPA / School student accident policy).

Inclusions and exclusions (relating to current policies)

Both policies apply to Guiding activities in the Republic of Ireland, Great Britain, Northern Ireland, The Isle of Man and the Channel Islands and include the following:

Note: the onus remains with the Guider to ensure that qualified instructors/leaders are present when organising any specialist activity for our members. All safety precautions must be taken in any routine activity. *Where activities are provided by specialist service providers or at Third Party activity centres, you should seek confirmation that they have Public Liability Insurance with :*

- A limit of indemnity of €32M
- An indemnity to Principal Clause
- You should ensure that the policy is in force on the date of the activity

Please note you should not sign any contracts or hold harmless agreements requested by any third party service provider without referral to us

Be careful about completing and signing forms for booking activities as you may be signing an agreement to provide indemnity which may not be covered by our insurance.

Inclusions

- Swimming ✓
- Surfing ✓
- Sailing ✓
- Boating ✓
- Orienteering ✓
- Assault courses ✓
- Bridges ✓
- Aerial runways ✓
- Bouncing castles ✓
- Zorbing ✓

There is cover for the following activities but you should ensure qualified instructors organise and manage the activity throughout:

- Abseiling
- Windsurfing
- Skin diving
- Ice-skating
- Snorkelling
- Horse-riding
- Tobogganing
- Mountaineering and Rock Climbing (necessitating the use of ropes and guides)
- Canoeing
- Winter sports
- Sub Aqua
- Skiing
- Archery
- Snowboarding
- BMX activities
- Zipwire

Exclusions

- ✗ All air and associated aviation and aircraft activities with the exception of kite and model aircraft flying (other than displays).
- ✗ Waterborne craft over 26 feet in length and waterborne craft with greater power/design speed of 10 knots.
- ✗ Accidents arising out of or in connection with the use of guns, hang-gliding, use of woodworking machinery, use of power driven boats and war & terrorism are also excluded.
- ✗ Parascending
- ✗ Caving
- ✗ Potholing

Although the above activities are excluded the CGI Insurer may consider providing cover in certain circumstances. Each request will be assessed on its merits and the Insurer will require additional information before considering whether or not to provide cover. if you wish to enquire about cover please contact the CGI Insurance Broker (BHP Insurances) at least two weeks in advance. You must have written confirmation of cover for Caving and Potholing before participating in these activities.

* Activities not mentioned above but involving a high degree of risk should be referred to our insurers, through the CGI National Office, for consideration before participation

* Please note that you are not automatically covered for these under our present personal accident/public liability insurance

Some Frequently Asked Questions

1. What is Public Liability insurance?

This insurance covers your legal liability to other people for bodily injury and/or property damage arising from your negligence/breach of duty of care, with cover being subject to the policy terms and conditions.

2. What is Personal Accident insurance?

Personal Accident cover provides set benefits for death and disablement and medical & emergency dental expenses of members suffering injury whilst undertaking a Guiding activity not otherwise covered by Social welfare payments / NHS or Private medical insurance (e.g. VHI / Quinn Health / Hibernian Aviva / BUPA / School student accident policy).

3. Who is covered by CGI's Insurance policies?

All registered members of the Association.

4. What is covered?

Normal Guiding Activities.

5. What is a 'normal' Guiding Activity?

Camping, hiking, games, activities, meetings, outings and similar events.

6. What Duty of Care do I have as a Guider?

Guide leaders have a duty to take care of those persons participating in the activities which they organise or conduct. If injury or damage is suffered because of a breach of their duty to take the appropriate standard of care - the Catholic Guides of Ireland could be held legally liable in an action for negligence.

7. Travelling abroad?

You must take out travel insurance when travelling abroad to cover e.g. Loss of baggage, medical expenses, repatriation, cancellations etc.

8. Where do I find out more information?

Apart from direct consultation with your Regional Outdoor Commissioner or with the National Commissioner for Outdoors, you are advised to use *CGI's Outdoor Policy* and *Safeguarding Policy* as your handy reference guides and to adhere to the systems laid down in these. Your attention is drawn to the safety ratios required in relation to leadership: young people, to *Camp Warrant* requirements and to the *Permission to Camp Form*.

9. Where do I find forms to fill out?

Various forms are available online at www.girlguidesireland.ie or from the National Office or in the *Outdoor Policy* and *Safeguarding Policy*.

10. I'm still not 100% sure about some of this information...

If you are in any doubt that a particular activity may or may not be covered under insurance in particular circumstances, advice is just a phone call away – through the National Office or your Region.

11. I am booking an activity/ renting premises and the organisers have asked me to fill out an indemnity request, what should I do?

Organisations providing activities or use of premises or land may request that members of CGI enter into an agreement which may impose additional onerous liabilities on the organisation and potential liabilities which could be uninsured. Extra liability assumed by agreement is excluded from the Association's policies.

These requests/disclaimers should be notified to the Association's brokers and insurers to ensure that CGI and its members are adequately protected. This should be done well in advance of the planned event itself in order that, the event itself can proceed or an alternative event/premises or land can be arranged, if such becomes necessary.

12. Are CGI automatically responsible for all accidents within the Association?

The Association is not automatically responsible for any accident which occurs in the course of Guiding activities. The onus rests on the injured party to show that the injury or loss was the direct result of negligence on the part of the organisers.