



Kildare GAA 25 April 2024

Presented by: Sinéad Leavy

Insurance Overview



GAA Insurance Team Croke Park



Sinéad Leavy Insurance

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Central Insurance Placement

- Combined Liability Insurance**
- Property Insurance**

***Reminder GAA Injury Fund = Not an Insurance Policy**



Liability Queries/Cover Queries /Proof of cover or indemnity letters and property claims notification

Email: generalgaaqueries@marsh.com

Tel: 01 6048114 / 01 6048220

Property Claims

Email: propertyclaimsgaa@marsh.com or sinead.leavy@gaa.ie

Personal Injury Claims – legal correspondence received notify – Sinéad Leavy

**MATCH
TICKETS**



Combined Liability Insurance



COMBINED LIABILITY INSURANCE

**Public / Products Liability & Employers
Liability**

Annual Renewal date is 30 September

GAA Insurers are Allianz Plc.

REASON WHY THE GAA PURCHASE LIABILITY INSURANCE COVER



WHY Legal obligations - H&S Laws, Employment Law, Occupiers Liability Act, Tort Law, Children's First Act, Legal Duty of Care (moral obligations) etc.

WHEN Person (including a member) suffers a personal Injury, or their Property is damaged whilst on GAA property or at GAA event and the allege negligence for causing injuries and/or damage against the GAA unit (as the organiser or property owner)

WHAT Financial costs will arise if Personal Injury claim is taken against the club

THEN Liability insurance provides an Indemnity in respect of legal actions taken against affiliated GAA Unit i.e. the club/county/province. Insurance covers the cost of investigating, challenging, settling the cost of that legal action

Central insurance also covers affiliated units of LGFA and The Camogie Association

Central purchase in place to protect clubs and secure cover for all units at a reasonable cost
Otherwise, units might have become uninsurable due to a large claim resulting in unaffordable premiums or unavailability of cover in the market due to excessive claims experience

How does Insurance work?



- Insurance does not cover persons
- The insured is the affiliated unit e.g. the Club like Sarsfields GAA
- Clubs are property owners and/or organiser of club activities or both
- If a person is on a club ground or engaged in a club organised activity and they suffer a personal injury they can sue the club for compensation
- The Injured party has to prove the club was negligent to succeed in their claim
- Insurance covers the financial cost of the claim investigation, appointment of legal or other experts, claim defence/challenge and any successful award plus legal costs
- Defending / challenging a claim incurs significant costs
- Even on a successful defence it is unlikely that costs will be recovered from the claimant or awarded by the court
- **NB** a club may have cover declined by insurers if found in breach of policy T&C

Activity of GAA declared to insurers;

“Sports and Cultural Organisation whose core objective is advancement of Gaelic Sports responsible for the organisation and promotion of Gaelic games of Football, Hurling, Handball, Rounders, Ladies Football, Camogie and Property Owners”

Activity of GAA declared to insurers



We are GAA clubs;

We organise training / matches / competitions in Hurling / Football / Handball / Rounders/ Scór / Ladies Football / Camogie

We also organise club meetings / club functions & events

We also organise/host club fundraising activities

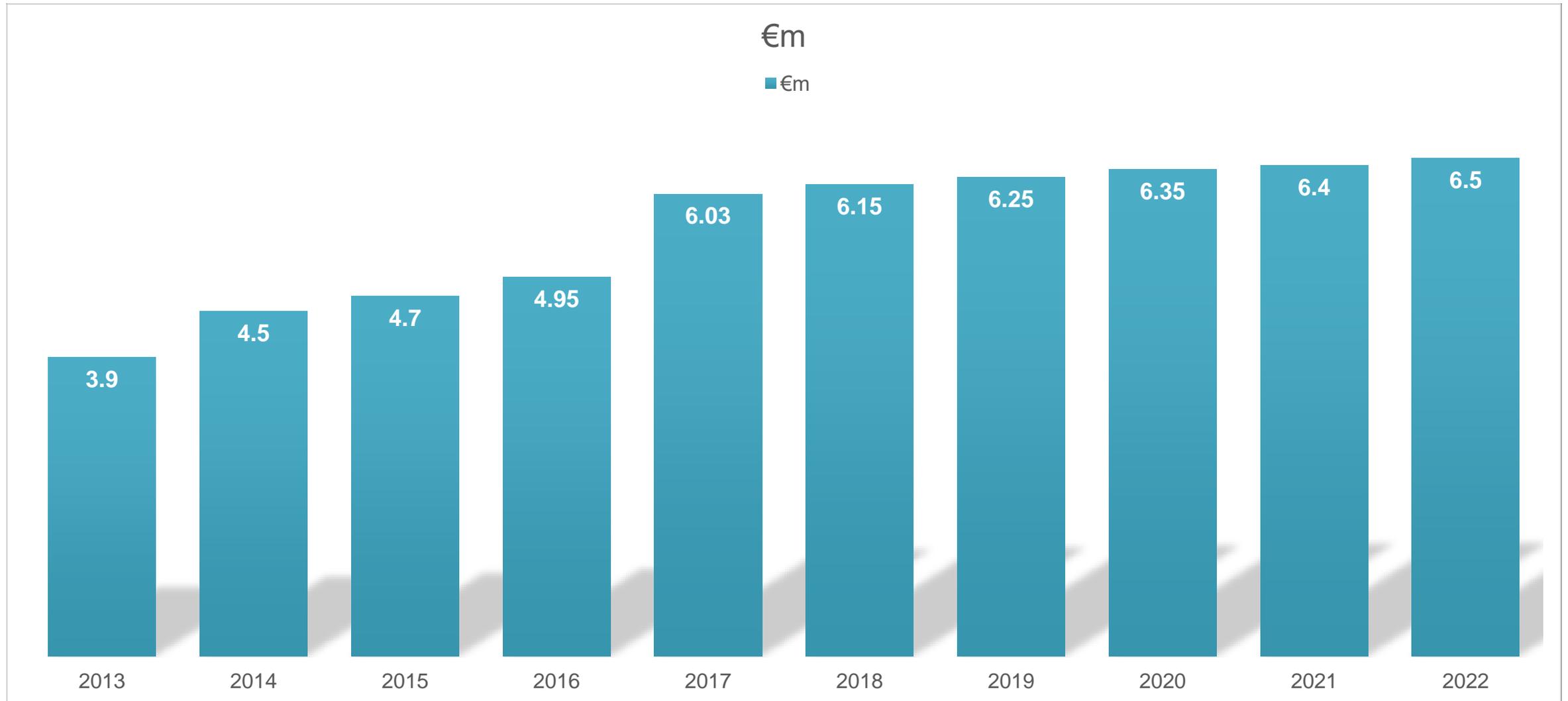
We are property owners (both property owned and leased)

We use our properties to host our games and our club activities

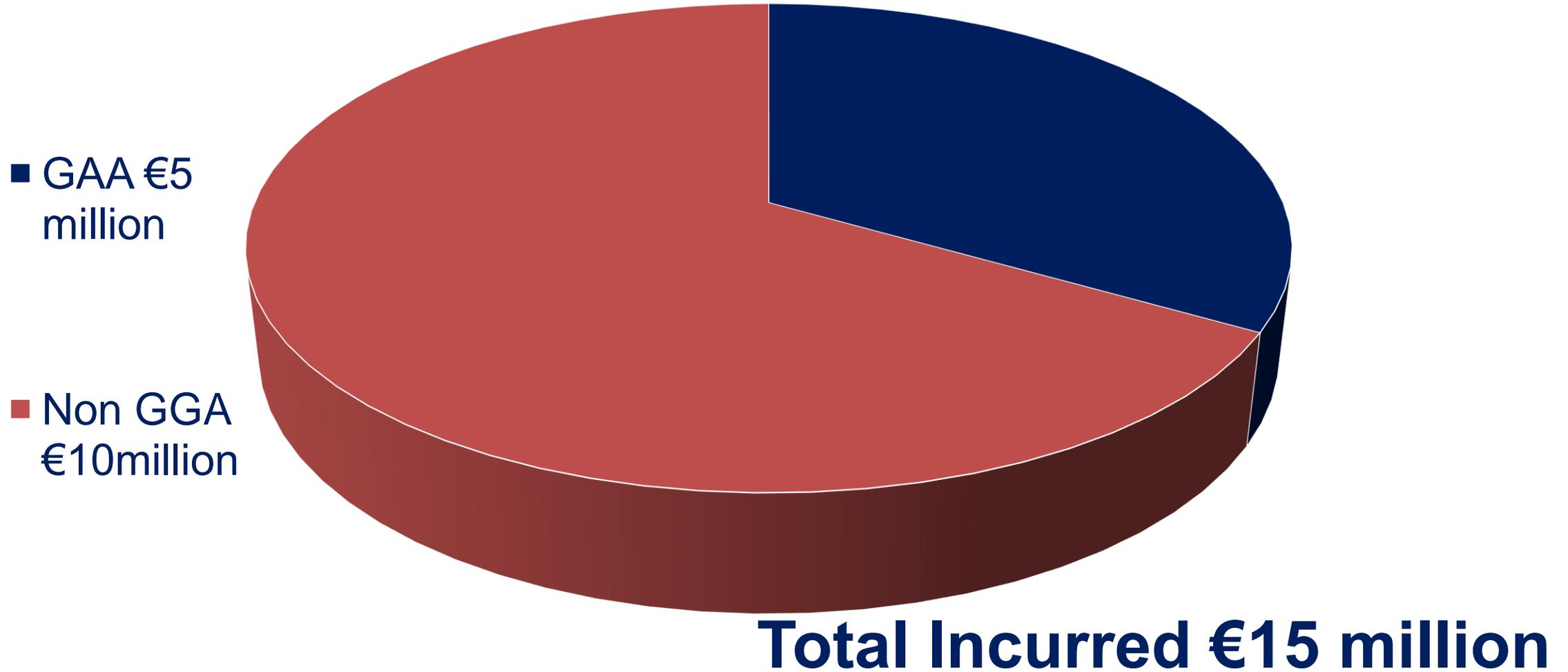
In addition, we permit Third parties to use our premises for the wider benefit of our communities

Facilities used by TPs include Halls,Pitches,Walkways, Meetings rooms etc.

GAA Insurance Premium Trends Liability & Property



5 year claims experience



1. Gaelic Games Activities (matches & training, club executive meetings)
2. Non Gaelic Games Activities
NGGA – cover extension subject to advance notice and / RM guidelines

NGGA = includes all Fundraising activities / Use of GAA property by third parties (whether payment received or not)

Examples - walkways/playgrounds/all-weather pitches/halls/meeting rooms

3. Employers Liability (liability can exist whether person is paid/ volunteer/ contractor or a scheme worker)

Examples of regular TP Users of clubs



Schools

Athletic Clubs

Community & Parish Groups

Walking Groups

Sports Partnerships

Men's Sheds

Gardai / County Councils

Community Games

Slimming Groups

Darkness into Light

Creche/ Afterschool clubs

Personal Trainers

Churches – parking

Art & Craft Classes

HSE

Foróige

Third Parties Using our Property



1. Organised Community Users include but not limited to;

Schools / Other Sports Clubs / Mens Sheds / Community Associations / Churches / Active retirement groups

Commercial operators - Creches/After school operators / Fitness class instructors / Personal Trainers / Dance class instructors / Drama class instructors / Physio and other Sports therapists / Coffee cart operators

2. Other Community Users include but not limited to;

Recreational Users of Walkways / All-weathers / Playgrounds

Members using facilities for private parties or after funeral Cupán Tae

Category 2 Users are unlikely to hold their own insurance so there will be no one to pass the claim to if not our fault

At all times when Third Parties use our grounds the club remains the Property Owner and responsible in respect of property owners risk

Third Parties Using our Property



Why do we request Third Party Insurance?

To protect ourselves and reduce claims costs to the GAA insurers

If a claim arises during a Third-Party Event that was their fault, and we have their insurance – Our insurers can pass the claim over to their Insurers to handle

If we don't have their insurance and a claim arises;

Unfortunately, we may then discover they don't have insurance or their cover was insufficient

It can also prove more challenging to pass over the claim to their insurers when a claim is active

At all times when Third Parties use our grounds the club remains the Property Owner and responsible in respect of property owners risk

A woman in a black sweater and glasses is pouring tea from a silver kettle into a long row of white mugs on a dark wooden counter. A man in a dark jacket is standing on the left, looking towards the woman. In the background, another woman in a red jacket is smiling. On the counter, there is also a plate of pastries and a glass jar of white liquid. The setting appears to be a kitchen or a break room with wood-paneled walls.

FUNCTION \ EVENT MANAGEMENT

Non GAA Events



KILCULLEN GAA
Club Chill Chuillean



Everyone welcome at...
Lá na gClubanna

CASTLEMITCHELL GFC
Community & Family Fun Day
8th May 2016 - 2 to 4pm



- Underage Blitz
- Indoor Bowls
- Kick Fáda

Don't miss the Art Competition, Photo & DVD Display, and Tea & Cakes

FREE ADMISSION
FREE CAR PARK

- 3 Legged Races
- Egg Toss
- Meggars

Launch of
Castlemitchell
Healthy Club



EXAMPLES OF PERMITTED subject to notification & Event	EXAMPLE OF EXCLUDED
Strictly Come Dancing/ Night At Oskars / Lip Sync Battle	Inflatables / Hired Amusements
Bingo – Indoor / Outdoor	Boxing Kickboxing / MMA events
Run / Walk / Cycle	Tree Felling / Scrap Metal Collecting
Ireland Lights Up / Operation Transformation	Activity Runs e.g. Mud Run/Hell & Back/Fittest Family
Family Fun Day	Foam Parties / Aquatic activities
Table Quiz	Equestrian Events / Donkey Derbies
Bag Packing	Quad Bikes/Go Karts/Soap Box derbies
Children's Disco	Weddings
Music Festivals 1 day and multi day	Tractor runs vintage car runs
Big Breakfast	Events not organised by or for the benefit of GAA e.g. Darkness into Light unless the club is an official venue

Function/ Event Planning and Management



- All fundraising activities should be notified in advance with GAA Insurance Manager / Marsh Ireland
- This is so we can provide best practice advice and guidance to assist in the safe management of your event(s)
- Generic Event planning checklists are available to assist you document the safe management of your event(s)
- Controls for your regular / ongoing event(s) for example Weekly Bingo should be covered in your H&S statement
- Additional Supplementary templates are also available – Steward Rota/ Cleaning Record / First Aid Treatment Record / Accident report Form
- Checklists have been developed & are continually reviewed and updated based on feedback from clubs

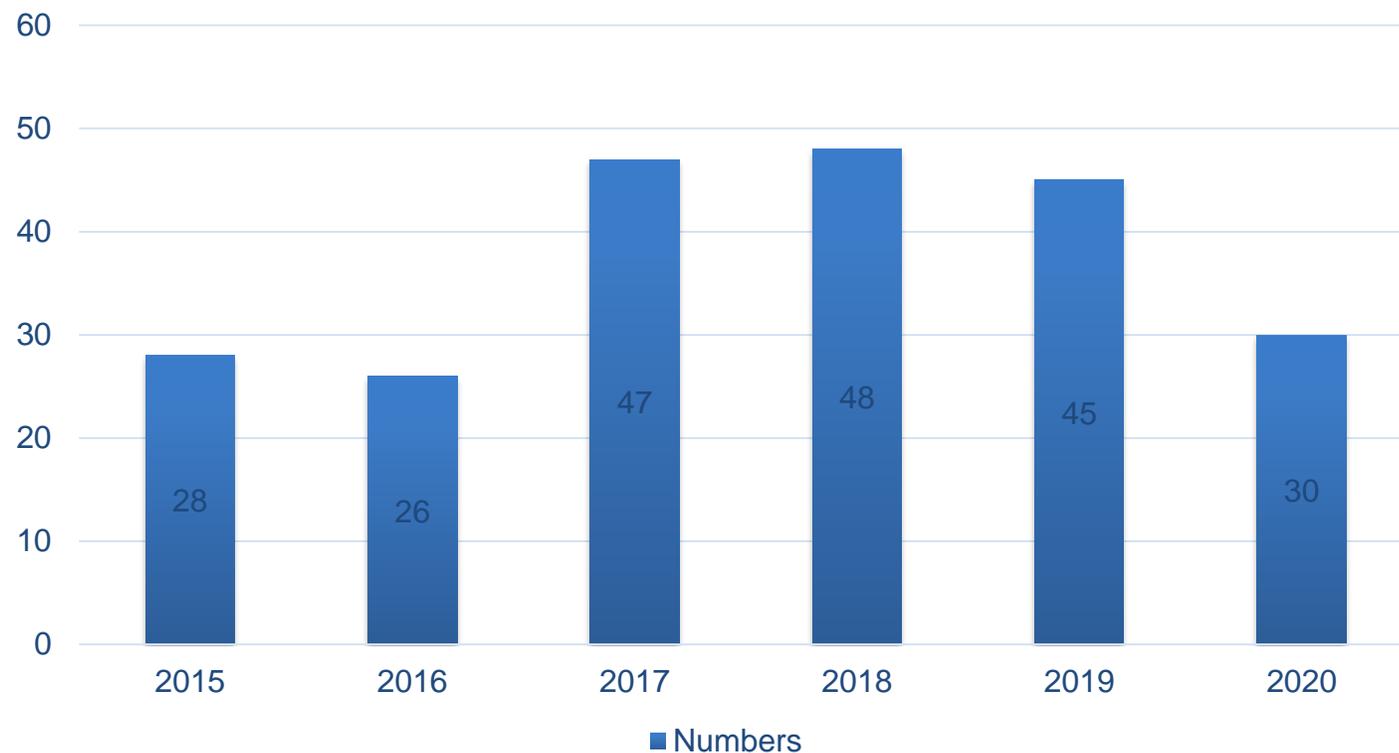
WRITTEN RECORD - IS THE STRONGEST CHALLENGE TO ALLEGATIONS OF NEGLIGENCE

A person wearing a black coat and black gloves is using a long-handled tool to pick up trash from a black plastic bag on a wooden bench. The bench is made of weathered wood and metal supports. The background shows rows of similar benches in an outdoor setting, possibly a stadium or park. The overall scene is in a muted, overcast color palette.

**IMPORTANCE OF REGULAR PROPERTY CHECKS
MAINTENANCE & UPKEEP**



Number & Cost of Slip, Trip & Fall Claims by Year



Av cost
€40,000

Average
€1.2m
annual

A claim a
fortnight

Settled €100,000



PIAB Award €108,000



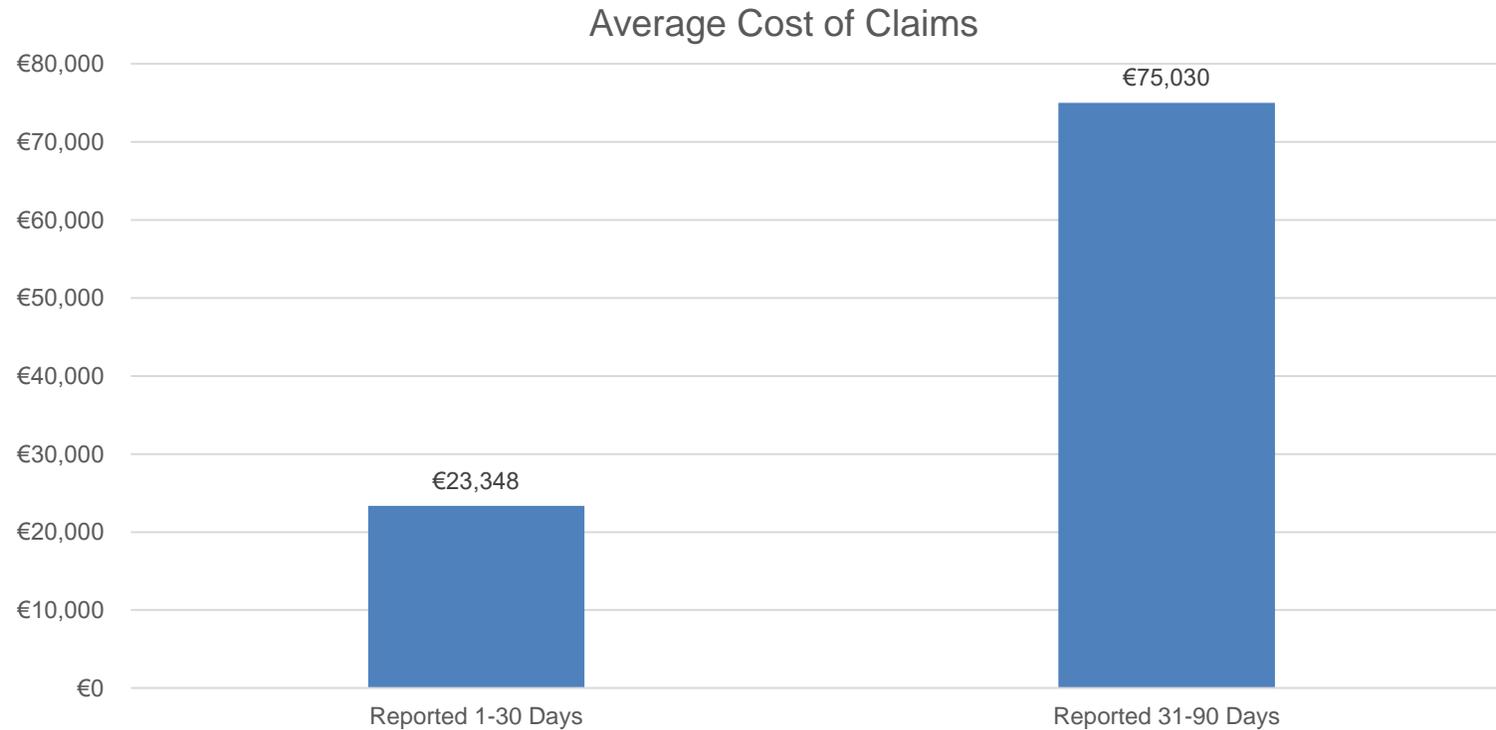
This was the date of a pre arranged visit





Benefits of Good reporting systems and record keeping

Importance of early investigation & reporting



- **Claims first notified by insureds cost insurers less than those notified by an injured party**
- **We control the narrative from the outset**
- **90% of open claims against GAA units were first reported following receipt of a solicitor's initial letter of claim**

Claims notification

- Any incident which may give to a claim must be reported as soon as possible
- Injured parties can initiate their claim up to 2yrs after date of alleged incident
- This increases to 2yrs after they turn 18 in the case of injured minors (u18)
- Full co-operation to be provided at all stages of the claims process
- All legal correspondence to be forwarded as soon as possible
- If you have information that will assist in the defence or to challenge a claim, please share it
- Insurers may review continued provision of cover to certain activities or facilities
- Increased policy excess if a club fails to engage with insurers or their appointed claims professionals



PROPERTY INSURANCE



Property Insurance is not a maintenance cover. Damage to property where the underlying cause of loss is determined to have occurred due to a lack of regular maintenance and/or upkeep will not be covered by property insurance

Insured Perils are;

- Fire
- Lightning
- Explosion
- Storm Damage – Storm Barra\Eunice
- Escape of Water from any Tank Apparatus or Pipe
- Glass Breakage
- Theft \ Break in
- Subsidence on Buildings

Property Insurers are Allianz Plc.

Only Building of Standard Construction covered automatically

Buildings are insured on a reinstatement value basis where max
Total sum insured per location is €15million per club

Contents are covered up to 25% of Building Sum Insured

Example – Building reinstatement €100,000
Contents €25,000

Pitches are covered as follows;

All Weather €1,000,000 max

Grass €110,000 max

Policy condition - Insured must take all reasonable precautions to prevent damage



Regular maintenance and housekeeping to eliminate risks e.g. fire risk

Before properties re-open after any closed period - check water system – Legionella risk

Notify any property acquisitions in order to extend cover including leasing of premises

Facility development / construction works notify in advance All contractors to provide evidence of valid insurance before any works commence *

Risk Assessments must be in place for all persons undertaking Ground/Property maintenance – see Safe Club

*Significant challenge to ensure we have accurate Sums insured as clubs are not advising of new facility developments or upgrade works



Facility Development

Development Works



- No indemnity is provided to the insured in respect of any legal liability in respect of any construction or facility development works carried out by the Insured irrespective of whether such works is undertaken on a direct labour basis or undertaken by a contractor
- All facility development / construction activities should be notified and agreed in advance with GAA Insurance Department or GAA Insurance Brokers Marsh Ireland
- Following initial notification form for completion & return with contractors' insurance will be issued
- VERY IMPORTANT to ensure we are appointing contractors with valid insurance and accurately declaring facilities to insurers and are not underinsured

Development Works



Controls are in place to protect units from potential claims;

Example 1 – Property damage caused by defective design/build. Club had not obtained contractors insurance so could not pursue claim cost to club €100,000. Property Insurance does not cover claims caused as a result of defective design and/or workmanship

Example 2 – Works undertaken at new pitch caused flooding in neighbouring properties no contractors insurance available – cost to club €200,000 of which €120,000 was legal & other expert costs

Example 3 - Club with High Court proceedings following an injury during extremely high-risk specialist works which were excluded by the policy. Club had no insurance cover for this incident and had to defend the claim from their own resources.

Gym Facility Best practice Guidelines



- Access controls – all Users must be members & receive an induction
- Access must be controlled to reduce unauthorised / unsupervised access by minors in particular
- Lone use Risk needs to be managed – suggested control is to adopt a buddy system between players
- Equipment must be installed safely and regularly inspected and serviced (records must be available)
- LGFA and / or Camogie Membership can be accepted. It is a matter for the club executive to set terms of use with LGFA / Camogie clubs
- Users 12-18 permitted access only on supervised basis **and** in accordance with the guidelines outlined in the Sports Science Framework for Gaelic Games
([click here to access](#))
- If CCTV is used signage must be in place
- Signage in Gym reviewed
- H&S Statement updated



**GO RAIBH MÍLE MAITH
AGAIBH**