

## Frequently Asked Questions

1. When does my cover start? Cover starts on 1 September 2024 or when you pay your premium whichever is the later date. Cover finishes on 31 August 2025 no matter when it commences.
2. Can I pay for half a year? No, this policy has been set up with Allianz and the CBAI on a group basis and it's because of this group basis that we are able to offer these competitive premiums. There is no discount for joining midway through the year.
3. What if I only pay later in the year, do I get a discount? No. No matter when you join the scheme the full Public Liability amount payable of €105 is due. (If you are a new club setting up mid-year there may be a possibility of negotiating a rate for the remainder of the year but it must be agreed with Dermot O'Brien & Diarmuid Reddan.)
4. What does my policy cover? As a minimum, the policy provides cover in respect of Public Liability and will indemnify the club in respect of all sums which the insured shall become legally liable to pay for damages arising out of accidental
  - a) bodily injury to any person;
  - b) nuisance;
  - c) loss of or damage to material propertyoccurring within the territorial limits during the period of insurance and arising out of and in the course of the business. Obviously, the policy only pays if the club is deemed to be negligent and the limits and excess are as per the policy wording.
5. What is the Optional Employers Liability Cover? Some clubs have paid employees who provide a service like setting up tables or making teas/coffees or even tournament directing. In the event of a claim if these people are deemed to be employees (in a court of law for example) then they are specifically excluded under the Public Liability section of the policy which is why we give clubs who wish to avail of Employers Liability Cover for up to a total wage roll of €5,000 the option to add this item. Please note in exceptional circumstances this wage roll can be increased; speak to Diarmuid Reddan.
6. What is the All Risks Cover on Bridgemates, Arc scorers, computers etc? A lot of clubs do not have a storage facility at their premises and therefore each week the above are removed from the premises and stored in someone's home. It is now possible to provide cover for this by selecting the appropriate amount of cover and applicable charge you require. Please note the items are NOT covered if left in an unattended vehicle.
7. Contents Cover: Do I need this? This is another optional extra but can include items such as tables and chairs belonging to the club as well as computers and Bridgemates, etc. Cover is restricted to the club premises ONLY and there must be violent and forcible entry into the building for cover to apply.
8. Money Cover? Another optional extra and is designed to provide cover in the situation where there is a big club night or membership dues night on and there is a lot of money on the premises and someone comes in and demands same by violent means etc. Some clubs are smaller and do not have such considerations.
9. If we play in a different premises during the year do we need to advise Don Reddan Insurances Ltd? No, the policy automatically provides cover within the Territorial limits. (Please note if you are moving permanently, it's no harm to update us.)
10. I am no longer the secretary, why am I getting this correspondence? You are getting the correspondence because you are currently listed as the Secretary your club within the CBAI. Please don't ignore the correspondence, please pass it on to your Secretary or Treasurer, and advise the CBAI of the change in personnel.

**We welcome questions – so don't be afraid to contact us on 061-419177 (maybe we can add your question to the above list for next year!)**