

Employers Liability

Protects the Club, as an employer, against loss arising out of their legal liability for injury or illness sustained by employees whilst they're working for the Club.
Limit of Indemnity €13,000,000

Legal Expenses

Commercial Legal Protection including Employment Disputes & Legal Defence.
Limit €150,000

Also Included

Loss of Licence
Provides cover for the difference in the value of the Club with and without a licence.
Limit €150,000

Theft by Employee
Protects the Club against losses suffered due to the acts of fraud or dishonesty committed by it's employees.
Limit €32,500

Directors and Officers
Protects Insured Persons (Directors or Officers) against personal liability for wrongful Acts for which the Club had not provided indemnity.
Limit €250,000



For a quotation please submit details to:

ann_power@aon.ie

Endorsed by:



IRFU

Underwritten by:
Aviva Insurance Europe SE



AON

Designed by:

McDonagh Boland Conry MacRedmond Limited the Aon MacDonagh Boland is regulated by the Financial Regulator. Aviva Insurance Europe SE is regulated by the Financial Regulator

AON

IRFU Club Scheme



Summary of Cover

Property Damage

- Full Accidental Damage basis of cover (including Theft and Subsidence)
- Index-Limiting and Day One Inflation Provision of 25% - **FREE**
- Seasonal Increase in stock of 50% **FREE** during Nov, Dec & 31 days prior to Easter (dates can be amended to other peak seasonal business times if required) - **FREE**
- Damage to Members Personal Effects whilst at the premises or whilst representing the Club during competition anywhere in the world - €1000 per Member
- Damage to Flood-Lights €5,000 Per Incident*
- Damage to scumpage machines, tools, mowing machines etc €1,000* (Max €500 per item)
- Malicious damage to pitch €5,000 Per Incident*
- Cups and Trophies €2,500* (Max €750 per item)
- Cover for Damage to computer equipment (including Mechanical Breakdown) €15,000*
*higher limits available on request

Also Included **FREE OF CHARGE**

- Cover for Glass (including sign & sanitary earthenware)
- Unlimited Fire Brigade Charges
- Cover for Stock in transit (own vehicle) €10,000 per vehicle
- Cover for damage to Stock in Freezers €10,000 per machine
- Cover for the cost of trace and access, following damage by escape of water €10,000
- Escape of oil
- Leakage of Beer or mineral water from storage containers
- Cost of Damage to buildings by falling television or radio aerials or masts

Business Interruption

- Full Accidental Damage basis of cover (including Theft and Subsidence)
- Cover for Loss of Gross Revenue & Additional Expenses incurred in minimising the effect of a claim, with an indemnity period of 12 months.
- Includes Accountancy charges in certifying a claim

Also included, subject to a limit of €13,000 any one occurrence are the following extensions:

- Closure of premises resulting from infectious diseases, food poisoning, murder, suicide, vermin & pests
- Denial of access due to damage at neighbouring premises
- Damage at utility suppliers' premises (ROI only)

Money Insurance

Cover for loss of or damage to Money up to the following Limits:

- On the premises or in transit during business hours - €15,000
- In specified safe outside business hours - €20,000
- In unspecified safe outside business hours - €5,000
- In private residence of committee, members or employees - €1,500

Public/Products Liability

Protects the Club against loss arising from legal liability for accidental injury to any third party or loss of or damage to their property, resulting from the Club's business and social activities, and/or from any product supplied by the Club

Following are included:

- Liability for rugby playing, coaching and refereeing activities
- Liability as a tenant
- Car Park Liability
- Wrongful arrest - Limit €85,000
- Member to Member Liability
- Limit of Indemnity - €0,500,000 (Quotes for €10,000,000 on request)