

Public Liability Evidence of Cover



ipb
insurance

Client: Salmon & Sea Trout Recreational
Anglers of Ireland
Client Number: 00801280
Policy Number: IPL0001623
Renewal Date: 1st March 2014

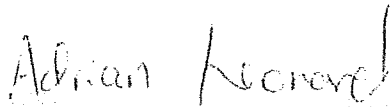
- To Whom It May Concern -

Insured: Salmon & Sea Trout Recreational Anglers of Ireland

This is to confirm that the above numbered policy is in force to cover all the activities of the Insured.

The limit of indemnity provided is €6,500,000 any one accident.

Cover provided is subject to the Terms, Conditions, Exceptions and Endorsements of the Policy.



Adrian Leonard
Underwriter
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Email:

Directors: George Jones (Chairman),
Ronan Foley (Chief Executive),
Michael McGreal (Deputy Chairman),
Enda Devine, Garry Cullen, Michael Fitzgerald,
Dermot Gorman, Sean O'Grady, John Smyth.

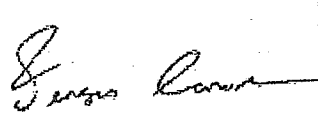
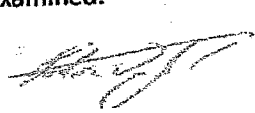
Reg. No. 7532 Republic of Ireland.
Irish Public Bodies Mutual
Insurances Ltd. trading as IPB
Insurance is regulated by
the Central Bank of Ireland.

Comhairle Árachais Comhairle Éireann Teo

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Dublin 2, Ireland
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Email: info@ipb.ie
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Public and Products Liability Policy Schedule

Policy No:	IPL0001623	Policy Form:V1.3 Occ.(10/13)
Insured:	Salmon & Sea Trout Recreational Anglers of Ireland	
Address:	ACI Offices Irish Sports HQ National Sports Campus Blanchardstown Dublin 15	
Business Description:	Fishing Association and Individual Member Clubs	
Period of Insurance:	From: 01 March 2014	To: 28 February 2015
	Any subsequent annual period for which the Insured shall pay and the Insurer shall agree to accept a renewal premium.	
Renewal Date:		
	Limit of Indemnity Any One Occurrence	Limit of Indemnity Any One Period
Public Liability : Limit of Indemnity	€6,500,000	Unlimited
Products Liability : Limit of Indemnity	€6,500,000	€6,500,000
	Excess (Each and Every Occurrence)	Aggregate Excess
Public Liability:	€250	Nil
Products Liability:	€250	Nil
Operative Endorsements:	1 & 2	
Premium Payable:	TBC	
5% Government Levies:	TBC	
Total Premium incl. 5% Government Levies:	TBC	
Signed for an on behalf of the Insurer:		Examined: 
Date:	24 March 2014	

Features & Restrictions

This document highlights the main features and restrictions that apply to your policy in order to help you decide if the policy is right for you. It does not contain the full terms and conditions of cover. The policy document sets out the extent of the cover and the benefits available.

What Is Covered

- Limits of indemnity from €1 million any one occurrence and upwards available on request
- Indemnity is provided to any director, Employee or senior official of the Insured in respect of any claim brought against them in a personal capacity and arising out of or in connection with the Insured's business
- The cover provided automatically indemnifies any Principal(s) for whom the Insured may be working in like manner to the Insured in respect of the Principal(s) liability arising from the performance of such a contract or agreement
- Cover automatically includes the provision and management of the Insured's canteen, social sports or welfare organisations including the provision of first-aid, fire or ambulance services for the benefit of Employees
- The policy automatically provides sudden and accidental pollution cover arising in connection with the Insured's business activities
- Cover provides for the payment of all daily court attendance costs by any director, Employee or senior official of the Insured as a witness in connection with any claim
- Cover includes participation in trade fairs, shows and exhibitions
- Cover can be extended to provide indemnity in respect of legal liability arising out of any passenger lift, elevator or escalator owned by the Insured or for which they are responsible provided that such equipment is the subject of a maintenance contract or procedure as required by statutory regulations
- Cover can be extended to provide indemnity in respect of legal liability in circumstances where a vehicle is not required to be licensed for road use and which is being used in circumstances which do not require insurance under any Road Traffic Act legislation

What Is Not Covered

- War, Terrorism and Ionising Radiations exclusions
- Cover excludes liability in respect of asbestos exposures
- Cover excludes liability arising from the pursuit of any trade, business or profession otherwise than as declared and notified to IPB Insurance
- Cover excludes Damage to Property caused by vibration, weakening and removal of supports
- Cover excludes liability in respect of bodily injury sustained by any employee of the Insured
- Cover excludes liability assumed by any contract or agreement which would not have attached in the absence of such contract or agreement
- Cover excludes liability in respect of design, specification or advice provided for a fee
- Cover excludes awards of punitive or exemplary damages, fines or penalties
- Cover excludes liability in respect of Damage to goods and property in the care, custody and control of the Insured unless otherwise stated in the policy
- Cover excludes the ownership, possession or use of a mechanically propelled vehicle used in a Road Traffic Act situation
- Cover excludes any work on offshore installations unless otherwise stated in the policy
- Cover excludes recall, repair or removal of any Product
- Cover excludes Damage to Property caused by failure of Products to perform their intended function

Comhar Árachais Comhairli Éireann Teo

12-14 Lower Mount Street, Dublin 2, Ireland Tel: +353 1 639 5500 Email: info@ipb.ie Web: www.ipb.ie

Reg. No. 7532 The Public of Ireland Irish Public Bodies Mutual Insurance Ltd. trading as IPB Insurance is regulated by the Central Bank of Ireland.

Policyholder : Salmon & Sea Trout Recreational Anglers of

Policy Number: SMA65951

Effective Date: 01 March 2013

Renewal Date : 01 March 2014

MEMO 1: Junior Members

In respect of Junior Members benefit under Section 6.1 is limited to €5,000 and not as shown in the policy. In addition, Section 7.3 does not apply

MEMO 2: Section 7.4 - Accident Medical Expenses

It is noted and agreed that an excess of €75 each and every claim applies under this section and a maximum of 6 physiotherapy or other alternative treatments per claim.

MEMO 4: Commercial Fishing

It is noted and agreed that no cover applies under this policy whilst an *Insured Person* is involved in commercial fishing of any kind.

Subject otherwise to the terms, conditions and exceptions of the Policy.

AIG Europe Limited is authorised and regulated by the Financial Services Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.



Examined by:
For and on behalf of the Insurer
Date: 26 March 2013
SS1/1212





Policy Number:	IPL0001623
Account Number:	00801280
Insured:	Salmon & Sea Trout Recreational Anglers of Ireland
Effective Date :	1 March 2014
Renewal Date:	1 March 2014
Endorsement No:	3

Endorsement 3

The following category is deleted from the definition of Employee.

(h) any volunteer working with the permission and express authorisation of the Insured

Subject otherwise to the Terms, Conditions, Exclusions and Endorsements of the Policy.

Signed on behalf of
the Insurer:

Dated:

25 February 2014

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Optional Policy Covers

Applicable / Not Applicable	Section	Description	Sum Insured	Maximum Limit (if applicable)
Applicable	Section 7.1	Permanent Total Disability	€50,000.00	
Applicable	Section 7.2	Permanent Partial Disability	€50,000.00	
Applicable	Section 7.3	Temporary Total Disablement	150	
		Deferment Period:	14 Days	
		Maximum Number of Days:	730 Days	
Applicable	Section 7.4	Accident Medical Expense Benefit - up to	€2,500.00	
Applicable	Section 7.5	Burns Benefit	-	
Applicable	Section 7.6	Fracture Benefit	-	
Applicable	Section 7.7	Accident Hospital Cash Benefit		
		Deferment Period:	Days	
		Maximum Number of Days:	30 Days	
Not applicable	Section 7.8	Sickness Hospital Cash Benefit		
		Deferment Period:	Days	
		Maximum Number of Days:	30 Days	
Not applicable	Section 7.9	Home Convalescence	-	
Not applicable	Section 7.10	Coma Benefit	-	
Applicable	Section 7.11	Facial Scarring & Disfigurement - up to	€2,500.00	
Applicable	Section 7.12	Optical Injury - up to	€250.00	
Applicable	Section 7.13	Accidental Damage to Teeth - up to	€300.00	
Not applicable	Section 7.14	Rehabilitation Benefit	-	
Not applicable	Section 7.15	Spouse & Dependant Children Benefit	-	
Not applicable	Section 7.16	Paralysis Benefit	-	
Not applicable	Section 7.17	War Risk Coverage	-	
Not applicable	Section 7.18	Assault Benefit	Included	
Not applicable	Section 7.19	Home Alteration and Vehicle Modification Benefit	-	
Not applicable	Section 7.20	Psychological Therapy Benefit	-	
Not applicable	Section 7.21	Tuition Benefit	-	
Not applicable	Section 7.22	Loss of Enjoyment of Life	-	
Not applicable	Section 7.23	Repatriation of Remains Benefit	-	
Not applicable	Section 7.24	Seat Belt and Air Bag Benefit Cover	-	
Not applicable	Section 7.25	Personal Diving Equipment Loss	-	
Not applicable	Section 7.26	Robbery Benefit	-	
Not applicable	Section 7.27	Bereavement and Trauma Counselling	-	
Not applicable	Section 7.28	Catastrophe Cash Benefit	-	
Not applicable	Section 7.29	Crisis Containment & Disaster Evacuation	-	
Not applicable	Section 7.30	Ticket Cancellation Coverage	-	



Examined by:
 For and on behalf of the Insurer
 Date: 26 March 2013
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