



POWER LYNCH & ASSOCIATES LTD.

Insurance Brokers & Financial Services

Public Liability

Insured: The Salmon & Sea Trout Recreational Anglers of Ireland

Business: Angling Association

Club Name & ID No: Slaney Rodfishers Association

Insurer: RSA

Policy Number: LY92889904

Basis Of Cover: S.S.T.R.A.I., which consists of a Central Council, and their subsidiary units, clubs and associated bodies, have Public Liability Insurance which includes the whole Association's property and premises, including such other properties and premises as are leased, rented, hired or loaned to the Insured in connection with the business of the Insured which is described in the policy as an Angling organisation responsible for the organisation & promotion of angling and all other activities incidental to or associated with a major angling organisation and property owners.

Renewal Date: 18th March 2010 to 17th March 2011

Cover: Indemnity in respect of your legal liability to pay damages and legal costs and expenses to third parties in respect of death, bodily injury, disease or loss of or damage to material property following an accident which, arises in connection with your business as stated in the policy.
The Policy covers all standard activities of the fishing clubs declared including meetings, classes, competitions, visitors, leisure angling, routine waterkeeping activities, minor property repairs, building of footbridges and stiles, social functions. The policy extends to cover use of boats up to 7 metres in length during club activities only.

Limit of Indemnity: €2,600,000 any one accident.
Unlimited in any one period of insurance

Territorial Limits: Republic Of Ireland, Northern Ireland, Great Britain and The Channel Islands

Extensions: Indemnity to Principals including landowners, farmers, schools, community centres, fishery boards, ESB etc

Optional Extension: Employers Liability. (Not required at present)

Restrictions: Subject to a minimum and deposit premium
Excluding Tree felling, Major Clearance Of River Banks, Use Of Chain Saws, Any Construction/Building Work and any activities not deemed to be part of the clubs general annual activities.
Excluding Libel, Slander & False Accusation
Excluding commercial/business owned/run fisheries
Including Public Liability cover in respect of property owned by or held in trust or in the custody or control of an insured club.
Excluding liability in respect of boats owned by club members outside club activities.
Excluding liability in respect of or in connection with Ghillies not engaged in club activities.
Each Club must have a safety statement and a minimum one safety officers.
Claims Excess €2,540

Declaration: A declaration of the number of members and names of all paid up clubs is required at the end of each period of insurance for premium adjustment, the initial premium having been based on estimated figures only.

Claims Notification: A committee member must advise their respective association immediately in the event of a suspected injury/loss. Written statements from witnesses should be taken and copy documentation must be passed to the association who in turn will pass a copy of same to the insurance broker.

Signed: Ed Stack Date: 12th February 2010
On behalf of Salmon & Sea Trout Recreational Anglers Of Ireland. Subject to all terms, conditions, warranties and conditions of the policy.

Personal Accident

Insured: The Salmon & Sea Trout Recreational Anglers of Ireland

Occupation: Angling Association

Type of Policy: Personal Accident

Policy Number: IEBFIA01917

Insurer: Ace Europe

Club: Slaney Rodfishers Association

Registration No: n/a

Renewal Date: 18th March 2010 to 17th March 2011

Basis Of Cover: Cover whilst a member of an insured club is fishing or taking part in any activity organised the club subject to policy terms and conditions.

Benefits:

Death & Capital Benefits	€50,000
Temporary Total Disablement	€150 per week
- Maximum 104 weeks	
- Medical Expenses	€ 2,500

Excess: The first 14 days of each claim is excluded.

Exclusions: Temporary Total Disablement benefit only applies to persons in gainful employment.
Death and capital benefits payable is limited to €3,000 for persons under 16 and over 70.
Refer to the policy document for the full list of conditions and exclusions.
Only one claim is payable per angler
Medical expenses benefit applies only when the claimant has Temporary Total Disablement.

Signed Ed Stack_____ Dated 12th February 2010
On behalf of Salmon & Sea Trout Recreational Anglers Of Ireland