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Insurance Presentation

Public Participation Network (PPN)

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BHP Insurance
- What insurance covers does a Community / Voluntary Group Need?
- Common Queries
- Rising cost of Insurance
- Q & A

What Insurance does my group need?

Public Liability Insurance covers the policyholder for the services and activities that they operate.

It Protects the group in respect of claims being made by members of the public (whereby the policy holder is negligent and legally liable) for accidental Bodily Injury, death or loss of or damage to material property .

- Injury to third party or damage to third party property
- Standard Limit of indemnity in ROI is €6.5m
- Usually there is no claims excess applied to Public Liability claims

Sample Incidents;

- Child caught finger in door
- Tripped over uneven floor board in a community centre
- Injury sustained due to use of faulty sporting equipment

What Insurance does my group need?

Employers Liability Insurance

Protects the group in respect of claims being made by employees or volunteers (whereby the policy holder is negligent and legally liable) for accidental Bodily Injury or death.

- Injury to employees and volunteers
- Standard Limit of indemnity in ROI is €13m
- Usually there is no claims excess applied to Employers Liability claims

Sample Incidents;

- Hurt back while lifting boxes
- Work related stress illness
- Eye injury using a strimmer

What Insurance does my group need?

Property Insurance

Cover in respect of loss or damage to the insured property arising from any of the under-noted **perils**.

Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Malicious Damage, Storm or Flood, Bursting or Overflowing of Water Tanks, Pipes or Apparatus, Impact by any Road Vehicle or Animal, Subsidence, Glass Breakage & Theft (as a result of forcible or violent entry to or exit from the premises) including Accidental Damage.

- Damage to group's property which they own or are legally responsible for insuring- Buildings /Contents /Sporting Equipment.
- Buildings Cover is based on the reinstatement value of a building- not market value.
- Excesses are common under property damage policies and on most BHP schemes is €100 each and every claim.

Sample Claims;

- Damage to roof tiles caused by a storm or heavy winds
- Theft of equipment from a secure building
- Burst water pipe in community centre causing water damage

What Insurance does my group need?

Directors & Officers Insurance

The policy provides personal protection for Directors, Officers, Trustees or any employee/volunteer in a supervisory or management role for claims made against them for actual or alleged breach of duty, neglect, misstatements, errors and omissions in their role within the organisation.

- Charity's Act 2009 placed greater responsibilities on Voluntary Board Members
- Individual Director can now be sued personally
- Policy will cover defence costs, settlements and judgements

Sample Claims;

- A voluntary board member who manages a centre Failed to renew a property lease resulting in loss of services to a local community. The Director could be sued for breach of duty.
- The treasurer of a group fails to submit an essential application for funds to a state body. Without funding the group cannot provide an essential service and therefore the treasurer could be sued as a result.

Common Issues and Queries

What activities are we insured for?

- Normal activities that your group organises themselves and which fall within the business description.
- Separate events that are declared to the broker /Insurer and agreed upon.

What activities are we not insured for?

- Activities that would not typically fall in line with the main activity/service.
For Example; A tidy towns group would not be covered to run a homework club.
- Work that should be undertaken by a contractor or professional tradesperson .
- Activities organised by another committee or group

The Hall has insurance , so why does my group need to have insurance?

- The insurance purchased by the Hall Committee protects the Hall Committee Only.
- The activities of the Hall will be different from the activities of the user groups.
- If a group is hiring a hall or room, they must have their own insurance to cover their own activity.

Rising cost of Insurance?

Premiums increase due to a number of factors:

- Increase in claims activity.
- The services or activities of a group have changed or increased.
- Increase in staff numbers or increase in turnover.

What's changing:

- The new Personal Injuries Awards Guidelines came into affect 2021.
- This should result in the reduction of the settlement awards being paid out for injury claims. Any claims that are submitted after April 2021 will be subject to the new award guidelines and amended book of quantum .
- The purpose of the new guidelines is to reduce the cost of liability claims in ROI and reduce the overall cost of liability insurance premiums.
- BHP customers are starting to see the benefit of this as Allianz has reduced their liability premiums for 2022.

Note:

Even if a group isn't at fault for a claim, they still must defend themselves in court and the costs associated with that are sometimes higher than the actual award themselves. So if you get legal correspondence, please immediately forward onto your insurance provider as action will still be required.

Conclusion

Thanks for Listening.
Any Questions?