

Community Sponsorship Insurance Policy for CSGs

FAQs

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1. What does the policy cover?

The insurance policy provides Public Liability cover in respect to CSG's and their activities. The Public Liability section of the policy provides protection should a CSG become legally liable for accidental injuries to third parties (excluding employees) or for accidental damage to their property caused during the course of CSG activities. Full policy details can be found in the Policy Documentation available on The Open Community website.

You should note that the following conditions and exclusions apply under the policy in respect of any activities organised.

Event Activities Exclusions and Restrictions

We will not be liable for legal liability or defence costs and expenses arising out of or in connection with:

- i. Bodily Injury caused by the participation in any sport; or
- ii. any of the following hazardous activities;

Archery or shooting	Quad bikes, go karts or any motorised sports	Ballooning, parachuting, abseiling or other aerial activities.
Bungee jumping, climbing, mountaineering, caving, orienteering or other such outdoor pursuit activity	Road cycling or mountain biking.	Explosives, firearms, fireworks, pyrotechnical devices or bonfires
Equestrian activities	Paintballing, 'It's a knock-out' or 'Gladiator' type events	Any apparatus requiring the use of a safety harness or ropes to prevent or arrest falls from height
Canoeing, white water rafting, black water rafting, open-water swimming, sub aqua or other water activities.	Any process involving the application of heat (other than the preparation of food or drink	Circus acts or stunt acts,
Fairground rides or electrical rides of any kind.	Skiing or other winter sports	Any activity carried out at a height or depth in excess of 5 metres

It is a condition of this Section that any trampolines, bouncy castles or other inflatable play equipment that such equipment is erected by bona fide sub-contractors who have provided the Insured with evidence of current Public Liability insurance which covers the activity, indemnifies the Insured as principal and contains limit of indemnity of at least €6.5m.

It is a condition of this Section that the erection or dismantling of stages or viewing platforms that a prior inspection of any stage and/or viewing platform is completed by and approval is received from a qualified engineer.

2. Who is the insurance company providing the policy?

IPB Insurance is a mutual, general insurance company which has been in operation since 1926 and has grown to become one of the largest liability insurers in the Irish market. An

experienced underwriter of major liability, property and motor risks, IPB successfully insures some of the largest organisations in the State, both in the public and private sector. IPB is wholly Irish owned and managed and is a Standard & Poor's rated insurer.

3. How much will the insurance cost CSGs?

There is **no cost** to Community Sponsorship Groups. Any CSG that meets the criteria specified will be entitled to be added to the policy. IPB Insurance have agreed to cover any associated costs for an initial three year period.

4. What are the stipulations/conditions for a CSG to be added to the policy?

There are two stipulations for a CSG to be included under the policy:

- a. CSGs would have submitted their initial **Application Form** and been approved by the Irish Refugee Protection Programme (IRPP) as 'formal' or 'official' CSGs,
- b. CSGs would have a **Group Constitution** (or similar e.g. Terms of Reference, Group Charter, Code of Conduct) in place to provide structure and formality as unincorporated associations.

Once a CSG meets this criteria they would will be added to the policy as a named Insured. A list of new CSGs, who meet the criteria as specified, will be provided to IPB Insurance periodically for inclusion under the policy.

5. What happens if a claim is made against a CSG?

In the event of a claim you should email claims@ipb.ie with all relevant information and correspondence received as soon as possible after the incident. IPB Insurance can also be contacted on 01-639-5500.