



Club Name: _____

Club Training Grounds (address(es)):

Primary Activity: Sports Club

Sports Club Activity: Tug of War



IRISH NATIONAL COMMUNITY & VOLUNTARY FORUM
POLICY SCHEDULE

Policy Number DNSCV5806003/19/107785

(replacing any previous Schedule issued under this policy)



PERSONAL ACCIDENT SECTION DEFINITIONS (APPLICABLE ONLY IF SPECIFIED IN THE SCHEDULE)

- 1. Accident** - A sudden unexpected unforeseen and identifiable incident which occurs during the Period of Insurance and results in Bodily Injury
- 2. Accident Accumulation Limit** - The maximum amount the Company will pay in the aggregate under this Policy and any other policy of Personal Accident Insurance issued by the Company in the Insured's name in respect of all losses arising out of the one Incident
- 3. Accident Occurrence** - Each and every loss or series of all individual losses arising out of one and the same catastrophic incident the duration and radius of any one Accident Occurrence shall be limited to **1) 72 consecutive hours and 2) 160 Km radius** (but 160km radius is not applicable in respect of natural catastrophes) and no individual loss which occurs outside this distance or period shall be included in that Accident Occurrence.
- 4. Aircraft Accumulation Limit** - The maximum amount the Company will pay under this Policy or any other Policy issued by the Company in the Insured's name in respect of all Insured Persons travelling in the same aircraft
- 5. Bodily Injury** - Injury which is caused solely as a result of an Accident
- 6. Business** - The primary and ancillary activities detailed in the business description of the Insured on the Schedule
- 7. Disturbed Area** - Any area where war hostilities or widespread and serious disturbances in the way of rioting civil strife Terrorism or any other such forms of lawlessness involving violence are in progress or have been reported in the national media to be imminent
- 8. Employee / Member** - Any person who is under the direct control and supervision of the Insured and who is (a) under a contract of service or apprenticeship (b) belonging to a group society or team (c) a voluntary worker
- 9. Hospital** - Any institution which meets fully every one of the following criteria
(a) maintains permanent and full - time facilities for the care of overnight resident patients and

Notes:

- Please note each club must have their property separately insured, as the property is not insured under this policy.
- Training grounds used by clubs are covered by insurance but must be listed on TOWI Club Membership Affiliation Form.
- The personal accident cover noted on your current policy will only extend to the territorial limits noted above and not beyond this.
- Insurance cover for international competitions cannot be confirmed until insurance company is advised of the country the competition is being held in.
- Each participant may need to look at getting individual travel/personal accident policies online that will cover them in whatever country the competitions will be held in – they will need to ensure that the policy covers them to take part in a sporting activity such as tug of war. I know there is cover for medical expenses generally but this may be in connection with general illnesses etc as opposed to injuries sustained taking part in a competition like this.
- Clubs affiliated with Tug of War Ireland may participate in competitions under the general supervision & Control of Tug of War Ireland. All competitions must be insured by the event organisers and within the policy territorial limits. Anything outside the policy territorial limits must be referred on a case by case basis.
- It is noted that each club under the insured will host fun days in a bid to attract new members & promote the sport, subject to a TOWI permit. At each fun day there will be a Tug of War event. All participants taking part will have been coached and briefed in the sport before taking part. All participants must have received appropriate training in the clubhouse before participating in organised events at fun days. The event must be fully organised and monitored by the club. Participation disclaimers will be completed. Any injuries must be fully documented and advised to BHP straight away.
- Personal Accident section policy carries an excess of €125 each and every claim
- The insured will be focused on recruiting new members for each team. The insured through the clubs will provide full training to new potential members on how to play the sport in a safe fashion. Disclaimers will be mandatory and full supervision must be in place at all times.
- Full list of teams to be advised along with list of members under personal accident section of policy.
- Any accidents or incidents need to be reported to TOWI immediately.
- Territorial Limits shall mean the Republic of Ireland Great Britain Northern Ireland the Isle of Man and the Channel Islands.