

Scouting Ireland

Insurance Briefing for Scouters

The following is a brief guide to the Association's insurance policies. The purpose of the guide is to inform Scouters as to the extent and nature of existing cover and to advise Group Leaders and Scouters of further cover, which they might wish to consider for their Scout Groups/Programme Sections in certain circumstances.

The insurance policies listed, provide cover to all registered members of Scouting Ireland.

Public Liability Policy

Subject to policy terms conditions and exclusions, this policy indemnifies Scouting Ireland and its members against claims for compensation, costs and expenses arising from accidental death, injury or illness to any person or accidental damage to property arising out of normal scouting activities.

Personal Accident Policy

The Association's Personal Accident Policy provides limited Benefits for medical and dental expenses in the event of a member of the Association suffering injury or death as a result of an accident occurring during an activity, which is covered by the policy.

It is a condition under the policy that medical/dental expenses are only payable in respect of expenses which are not otherwise covered by the health services, social welfare benefits or other health insurance such as VHI, Laya Healthcare and Aviva.

It is important to note that the Personal Accident policy does not pretend to take the place of Life or Health insurance. The policy is in no way intended to meet the long-term financial needs of a member/their family in the event of the death or permanent disablement of a breadwinner. It is instead intended as a benefit accruing to members as a result of membership itself.

The general limits of cover are:

- €10,000 Death/permanent total disablement benefit for members under 18 years
- €150,000 Death/permanent total disablement benefit for members 18+ years
- Temporary Total Disablement from usual occupation*: Weekly benefit of up to €500 for members 18+ (max period of cover: 104 weeks).

*Cases where the SI member is unemployed are to be assessed individually by Allianz in order to determine the appropriate benefit applicable.

- Medical and dental expenses limit of €10,000 per member. The first €100 of costs is not covered.

The policy covers members undertaking normal Scouting activities anywhere in the world. However, when travelling abroad the Associations brokers should be contacted to ensure that cover is in order for the activities being undertaken.

Travel Insurance Scheme

The Association, through its brokers, has arranged a facility for Groups traveling abroad. This is not part of the Association's insurance program but is an extra insurance, which is available to Scout Groups. If requiring Travel Insurance Scout Groups should follow the instructions on Scouting Ireland's Website.

The details of the standard policy if taken out by Groups would be:

Medical Expenses Limit - €5,000,000

Emergency Travel Limit - €15,000 facility for one parent to be flown from Ireland to an injured person if required in a medical emergency (this is not automatic 'blanket' coverage, but is dealt with by looking at the specific circumstances of each individual case).

Other Travel Expenses Limit - €15,000 the cost of rescue or recovery services incurred during the Period of Insurance, provided that the rescue or recovery is provided by a recognized recovery service.

Personal Luggage up to €1,500, Max any one article €350, Max Valuables €350, Cash Limit €500

Cancellation/Curtailment €100,000 total aggregate accumulation limit, €3,000 max limit per person.

Delay: Limit €20 per person after 4 hrs then €10 per hour after that Up to a maximum of €100 in total per person.

Activities covered by the policies

All activities undertaken must be appropriate to the age and abilities of the participants and the relevant safety guidelines including those relating to supervision must be observed.

Scouting Activities - Covered vs. Not Covered



Not Covered

Ballooning
Bungee Jumping
Cliff Diving/Jumping
Diving of any kind
Flying (ex. Air Scout activity)
Gliding (ex. Air Scout activity)
Hang Gliding
Jetskiing
Microlite flying
Parachuting
Parascending
Potholing/Caving (unless prior approval granted by Insurers)
Power Kiting
Waterfall Climbing
Bouncy Castles/Inflatables
Trampolining

Covered

Abseiling¹
Aeroball
Archery³
Canoeing
Caving (subject to approval with insurers prior to each trip)
Diving (in a swimming pool only)
Grass Skiing
Hiking and Walking below 1000m
Hiking and Walking above 1000m¹
Horseriding¹
Ice Skating²
Land Yachting¹⁻²
Off Trail Mountain Biking
Rock Climbing (inc. scrambling or rope-assisted Climbing)¹
Sailing (Sea Scouts not subject to contingency condition)¹⁻²
Shooting (air rifles only)²
Skateboarding
Skiing and Snowboarding¹
Snorkelling
Snow and Ice Climbing¹⁻²
Speed Boating¹⁻²
Surfing and Body-boarding¹
Water Skiing (Sea Scouts not subject to contingency condition)²
White Water Rafting¹⁻²
Wind Surfing (Sea Scouts not subject to contingency condition)²
Wood Carving⁴

N.B: Agreement for inclusion of activities is subject to a policy warranty that the precautions set out in the Scouting Ireland Safety Guidelines are followed.

1. Limit of Liability reduced to €2.6million

2. Contingency Cover Only: This means Insurers will only consider these activities where they are undertaken through a third party service provider whose insurance arrangements have been vetted by Marsh Ireland.

3. Included on the basis that all instructors are fully qualified and that their qualifications comply with the national governing body for Archery.

4. Included on the basis that all instructors, who are also scout leaders, are fully experienced and qualified and that suitable safety gear is worn.

Marine insurance

Scouting Ireland has **public liability** cover for boats/ crafts (other than power boats or ribbed boats), not exceeding 26ft in length and/or with a maximum speed of 10 knots. Boats/ crafts exceeding these specifications must be notified to the Association's broker as cover for such boats/crafts must be arranged under the **Marine policy**.

Accidents/Incidents

Accidents/Incidents, damage to person or property should be reported promptly to the National Office using the Standard Reporting Form SIF10. In the event of a claim being made under the Personal Accident policy the receipts from any medical/dental expenses should be forwarded to the National Office also. The claim will then be processed provided the costs are not covered by another form of insurance.

Notice of a claim under Public Liability should be reported to National Office without delay and without making any reply or admission.

Accidents/losses directly or indirectly involving motor vehicles or aircraft are not covered by the Association's policies.

Letters of indemnity / insurance certificates

The owners/managers of premises or land to be used for scout activities may seek a copy of these. The National Office can issue these on request, provided sufficient notice is given.

Insurance for Buildings, Property and Equipment, etc

Scout Groups/Counties/Provinces should arrange cover for their equipment, building and contents. The Association has arranged with its insurers to assist its membership in arranging cover as required. This may be done by contacting Rebecca Fitzgerald Tel: 1890 252695, or 091 596214 Rebecca.fitzgerald@marsh.com

Indemnity requests/"hold harmless agreements" from other organisations

Organisations providing activities or use of premises or land may request that members of Scouting Ireland enter into an agreement which may impose additional onerous liabilities on the organisation and potential liabilities which could be uninsured. Extra liability assumed by agreement is excluded from the Association's policies.

These requests/disclaimers should be notified to the Association's brokers and insurers to ensure that Scouting Ireland and its members are adequately protected. This should be done well in advance of the planned event itself in order that, the event itself can proceed or an alternative event/premises or land can be arranged, if such becomes necessary.

Some Frequently Asked Questions

1. **What is Public Liability insurance?**

This insurance covers your legal liability to other people for bodily injury or property damage arising from your negligence/breach of duty of care, with cover being subject to the policy terms and conditions.

2. **What is Personal Accident insurance?**

Personal Accident cover provides set benefits for death and disablement and medical & dental expenses of members suffering injury whilst undertaking a scouting activity not otherwise covered by Social welfare payments or Private medical insurance (VHI, *Laya Healthcare and Aviva*).

3. **Who is covered by Scouting Ireland Insurance policies?**

All registered members of the Association.

4. **What is covered?**

Normal Scouting Activities

5. **What is a 'normal' Scouting Activity?**

Camping, hiking, games, activities, meetings, outings and similar events.

6. **Cover for Scout Dens/Equipment?**

Individual groups are responsible for insuring their own Dens (buildings) and also equipment and contents. Cover can be arranged under the Scouting Ireland scheme for dens with Marsh. The Association's Public liability policy will cover the individual dens' property owners liability responsibility if required by the contract or agreement with the landlord.

7. **Travelling abroad?**

It is recommended that all Scout Groups or Programme Sections travelling abroad should arrange a comprehensive travel insurance package. This can be done by contacting the National Office.

8. **Cover for activities not listed on the above document?**

You should contact National Office to ascertain the position regarding cover for such activities.

Comments and queries relating to this briefing, managing safety or insurance within Scouting should be referred in the first instance to the relevant personnel in the National Office at Scouting Ireland, Larchill, Rathfarnham, Dublin 16. Tel: 00353 1 4956300

Fax: 00353 1 4956301 Email/Website: www.scouts.ie.

The Association's Broker: Marsh, 25-28 Adelaide Road, Dublin 2. Tel: 00353 1 6048100