

# Insurance Q&A



## Canoeing Ireland -

Question: The charge per member of €50 for a club of 80 members, it is more expensive than quotes for all insurance combined e.g. containers, equipment, public liability, even the 2021 quote be more competitive?

Answer: While the cost of insurance is included in the membership fee, it also covers a variety of other areas:

- Insurance
- Voting Rights
- Campaigning and Representation at National Level
- Campaigning and Representation at International Level
- Access to Training
- Access to Skills Workshops
- Access to Safety Workshops
- Access to Volunteer Training
- Discounts



# Canoeing Ireland – Questions & Answers

## Public Liability / Professional Indemnity

€6.5m/€1.3m limit of indemnity

€1,000 excess

This protects registered Irish Canoe Union trading as Canoeing Ireland Members and Affiliated Clubs against claims by third parties for property damage and/or bodily injury as a result of any negligence on the part of the affiliated Club and/or its registered members.

The cover applies to all sanctioned activities of the Sport including:

- Fundraising
- Open days
- Club Competitions
- Worldwide trips and tours etc.
- Automatic indemnity to the owners of venues used e.g. councils etc.

# Canoeing Ireland – Questions & Answers

## Personal Accident

Covers all registered Canoeing Ireland members of each affiliated Club (including committee members, coaches and officials) for a range of benefits payable in the event of an accidental injury during participation, including training and travelling to and from events or training sessions. Training is deemed to be official sanctioned training only. Travelling is only covered whilst as a member of an organised party under the direction of the Insured, and specifically excludes any travel by motorcycle.

# Canoeing Ireland – Questions & Answers

## Personal Accident

<u>Schedule of benefits</u>		
<u>Bodily Injury</u> resulting in:		
1.	Death	€25,000
2.	Permanent Total Disablement:	€25,000
3.	Loss of Sight:	€25,000
4.	Loss of Limb(s):	€25,000
5.	Loss of Hearing:	€25,000
	One Ear:	€10,000
6.	Medical Expenses:	€1,000 (Excess €100)
7.	Physio (inner limit of the above):	€250 (Excess €100)

# Canoeing Ireland – Questions & Answers

Question: Double insurance – Most clubs will have a separate policy to insure their clubhouse, equipment etc., most of those policies include a public liability element by default. What happens in the event of a claim?

**Answer: Primary policy that covers all club activities would be Canoeing Ireland policy. Depending on the claim, it could be 50/50 contribution from both insurers.**

Question: Is it possible to get Club building/contents insurance as a top-up to the CI policy?

**Answer: No unfortunately not. All Clubs must insure their own building/contents. Our sports team can provide quotations for this.**

# Canoeing Ireland – Questions & Answers

Question: Under what circumstance does a registered club need separate insurance from the insurance with Canoeing Ireland membership - what is not covered by the insurance with Canoeing Ireland?

**Answer: Any activity that is not sanctioned by Canoeing Ireland.**

Question: Does the CI insurance programme cover registered CI clubs insurance risks - public liability, Directors and officers liability Insurance, property? If so to what extent?

**Answer: Public Liability, Professional Indemnity & Personal Accident cover only.**

# Canoeing Ireland – Questions & Answers

Question: Our club operates a WhatsApp group. We notify members of our weekly club meetings for kayaking and for some midweek meets in this group. Members have access to the WhatsApp group and can arrange additional meets within the group, neither club admin or Whatsapp admins are required to sanction additional meets. Are our members covered for public and member to member liability when meets are arranged as described. Does this type of arrangement of meets constitute sanctioned and insured activities?

**Answer: If the club sanction this kind of activity, yes then they are covered, if no then they are not. The fact that it is in the club Whatsapp group make it a club activity. Club committee need to define what determines a club activity.**

# Canoeing Ireland – Questions & Answers

Question: Are club members covered prior to them being registered with CI?

Question: Are people who "come to try it" covered and are people who assist and instruct covered?

**Answer: Yes there is an option to come and try up to 3 club sanctioned sessions/events where cover is in place before you decide if you want to become a member.**



# Canoeing Ireland – Questions & Answers

Question: Are members covered for trips abroad, Northern Ireland, Wales, Scotland, Europe?

**Answer: Yes both the Liability & Personal Accident cover extends abroad but we recommend taking out travel insurance in addition to this.**

Question: What is the cover for commercial providers?

**Answer: No cover in place for commercial providers.**

# Canoeing Ireland – Questions & Answers

Question: Up to now Canoeing Ireland offer public liability insurance only. So at the club we have been unable to use it. For 2021 can you provide combined insurance for our equipment and containers as well as public liability ?

**Answer: This is incorrect, there is also a personal accident element to the insurance. With regards to equipment etc., no unfortunately not, clubs need to take out their own policies for buildings, equipment, containers etc.**

**Our dedicated sports team can provide cover for buildings/ contents/ equipment without the need to include PL.**

# Canoeing Ireland – Questions & Answers

Question: The charge per member of €30 for public liability insurance is expensive for a club of 80 members, it is more expensive than quoted by other companies for all insurance combined e.g. containers, equipment, public liability, events etc. Will 2021 quote be more competitive?

**Answer: While the cost of insurance is included in the membership fee, it also covers a variety of other areas:**

- **Insurance**
- **Voting Rights**
- **Campaigning and Representation at National Level**
- **Campaigning and Representation at International Level**
- **Access to Training Scheme**
- **Access to Skills Workshops**
- **Access to Safety Workshops**
- **Access to Volunteer Training**
- **Discounts With Partners**
- **Access to the European Paddle Pass System**
- **Members Area Access**
- **Competition Entry**

# Canoeing Ireland – Questions & Answers

Question: What is the insurance position if a level 2 instructor takes more than 6 students on the water?

**Answer: If a level two instructor takes more than six people on the water, they are outside CIs recommended guidelines. The insurance company use our guidelines to determine the risk of the cover so in a club setting they are unlikely to be covered.**

Question: What grades of water/river are covered.

**Answer: What is stipulated in our guidelines.**

# Canoeing Ireland – Questions & Answers

Question: I would like to clarify the insurance position where an experienced paddler (*a paddler who might be considered L3 or L4 paddler without any formal qualifications instructor or paddler proficiency but who is a member of CI*) takes a group of beginners on the water for a skills/coaching/teaching session?

Question: New members can receive support including kayaking tips and instruction from more experienced members. Are members covered for public and member to member liability while providing support, tips and instruction?

**Answer: If it is a club sanctioned trip then they are covered as long as the committee have signed off on the risk assessment. However, to cover yourself, we would recommend that the experienced paddler takes the steps to become qualified as an instructor.**

# Canoeing Ireland – Questions & Answers

Question: We have many members who are very experienced and proficient kayakers but do not have CI proficiency awards, these kayakers would routinely kayak on grade, 3, 4 & 4+ Are they covered to kayak on these river grades.

**Answer: If it is a club sanctioned activity that has been risk assessed and signed off on by the committee, then its covered. However, we would recommend that these kayakers undertake the awards.**

Question: Is it a legal requirement to have insurance when conducting an assessment?

**Answer: If it is in a commercial setting and you charging for the assessment outside of the normal expenses, then you are a provider and should have your own commercial provider insurance covering the provision of these activities and be signed up to the Canoeing Ireland provider agreement. If the assessment is in a club setting, then you are covered by the insurance as long as it is an activity that is sanctioned by the club committee.**

# Canoeing Ireland – Questions & Answers

**Question:** Is every person in a group covered by insurance even if they are not being assessed?

**Answer:** As long as you stay within the ratios outlined in your qualification as stated in our awards scheme. Assessments are seen as normal paddling activities and may take place as part of a trip or some people may be assessed and some may not.

From a quality provision point of view, it can be difficult to run a session where there are two different groups with two different objectives (assessment group / non assessment group) are been managed by the one instructor.

Also for level two assessments and above, people should be informed that they are begin assessed and the expectations of the assessment. In order to provide the best assessment experience, the assessors full focus should be on the assessment groups. Distractions caused by coaching other groups or looking out of other members of the groups not been assessed should be avoided.



# Canoeing Ireland – Questions & Answers

**Summary, in relation to cover for activities, the rules are:**

- **The awards scheme lays out the requirements for safe paddling at various skills/instructor levels. If individual paddlers operate outside of these guidelines they are not insured.**
- **The exception to this is if Club Management risk assess and sign off on an activity, it is then insured.**
- **All CI events are covered by insurance (including discipline events).**



# Canoeing Ireland – Questions & Answers

Thank you for taking part!

For further information please see

<https://www.canoe.ie/insurance/>

or email

[support@canoe.ie](mailto:support@canoe.ie)



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