

SCHOOLS

JOURNAL

Pupils Personal Accident

Meet our External Team

Record Keeping & Procedures



Dear Friends

Now that the school year is drawing to a close and you are all no doubt looking forward to the summer holidays, it may be an opportune time to highlight a number of issues that have been raised with us by you over these last few months.

In our Legal Review Section we review a number of school claims that have recently been settled in court. We highlight the importance for schools to carefully check the accuracy of any information or advice which they are providing and the exposure to loss which may arise out of allegations of faulty or wrongful advice.

We bid farewell to 3 colleagues who have recently retired and introduce our restructured External Team.

On the Risk Management front, we include a timely reminder and recommend that you carry out a security check prior to the school closing for holiday periods.

We highlight the need to adopt appropriate procedures and record keeping, the resulting benefits where they are implemented and where the absence of same can contribute adversely to claim settlements.

On the sponsorship side, we bring you news from around the country on Cumann na mBunscoil, Allianz National Leagues, Forum for Reconciliation through Education and the Allianz DES IPPN Bursary Awards 2005.

You will also find details of our Pupil Personal Accident Insurance. We are delighted to again allow a 20% premium discount to those policies arranged through our web site www.allianz.ie/allscoil.

If there is any additional information we can provide in relation to any of the articles published, or indeed, if you have any issue you wish to raise, please do not hesitate to contact us.

If you have a query regarding your school insurance and wish to contact us by email, our address is education@allianz.ie. Please quote your policy number in the subject title of the Email. Our specialist school web site is www.allianz.ie/allscoil.

You can also contact our Education Team on 01 613 3941 or your local Allianz Representative.

Yours sincerely

Michael Nolan
Member of the Board of Management

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Cover Picture:
Summer holidays and exams beckon in the near future. Best of luck to all who are sitting exams

Allianz Leagues 2005

This year's Allianz Hurling & Football Leagues were the most exciting in the past few years. With the experimental rules in place for the duration of the Leagues season, things were bound to be heated. Floodlit games were also more evident this year and proved a big hit with the fans. Here are all the winners:

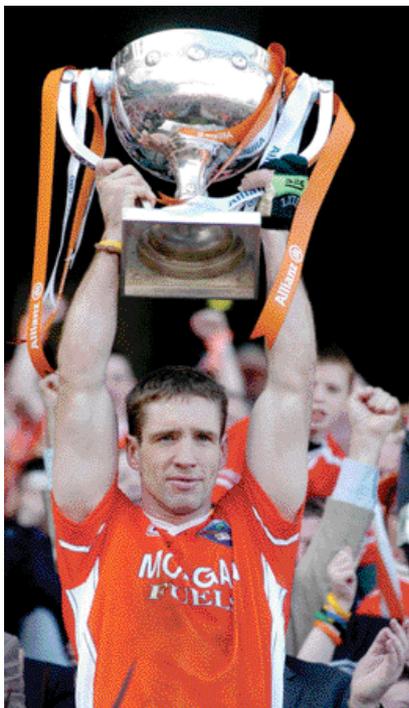
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Allianz Football League Division 1
Champions 2005 – **Armagh**.

.....
Allianz Hurling League Division 1
Champions 2005 – **Kilkenny**.

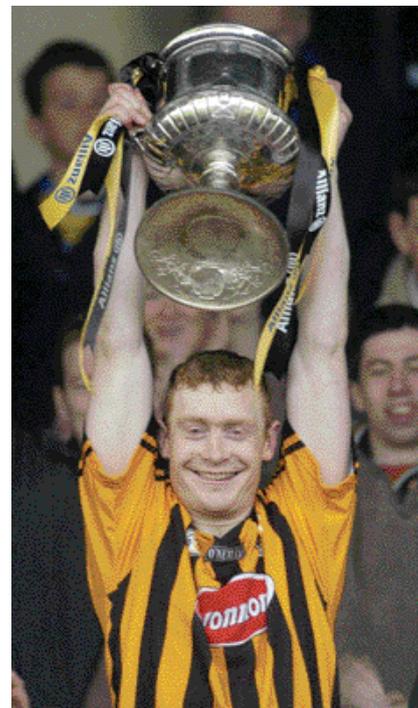
.....
Allianz Football League Division 2
Champions 2005 – **Monaghan**.

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Allianz Hurling League Division 2
Champions 2005 – **Offaly**.

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Allianz Hurling League Division 3
Champions 2005 – **Mayo**.



Kieran McGeeney, Armagh captain, lifts the National League Division 1 Cup. Allianz National Football League, Division 1 Final, Armagh v Wexford, Croke Park, Dublin.
Picture: David Maher/SPORTSFILE



Kilkenny captain Peter Barry lifts the cup. Allianz National Hurling League, Division 1 Final, Clare v Kilkenny, Semple Stadium, Thurles, Co. Tipperary.
Picture: Ray McManus/SPORTSFILE

Allianz Cumann na mBunscol News

All the news from around the country.

Sympathies

We would like to send our sympathies to the family and friends of Pat Trainor who passed away recently. Pat was the Treasurer of the National Executive of Cumann na mBunscol. Ar dheis De go raibh a anam.

National News

Allianz recently committed to being the National Sponsor of Cumann na mBunscol activity for the next three years. We also extended our sponsorship of the Allianz Football & Hurling

Leagues for another three years. Announcing the sponsorship extension Brendan Murphy, Allianz Ireland Chief Executive said, "We are delighted with this association which is now consolidated as one of the most successful and longest running sponsorships in GAA. The commitment by Allianz to the Leagues, and through the Cumann na mBunscol initiative to the involvement of children in sport, are in keeping with the policy of Allianz Ireland to contribute to the wider community."

Ballboys and Quiz Time

Cumann na mBunscol participants Paul Campbell, Shea Freeman, Gerard Doherty and Ryan McCabe all from Armagh were the ball boys at the recent

Allianz Football Match between Armagh and Kildare and they did a great job!

The annual Allianz Cumann na mBunscol Ulster Primary School Quiz took place recently in Monaghan. It proved to be a great success and all who participated had a great time. Scoil Iosagain from Buncrana were the eventual winners and will go on to represent Ulster in the All Ireland Quiz Finals.

Camogie in Down

The Annual Indoor Camogie Competition was held in March in Downpatrick, with the final between St Mary's, Kircubbin and St Patrick's, Ballygalget. St Patrick's proved the worthy winners in the end by 2 goals.

Meet Our External Team

Following restructuring within our Religious, Education and Social Division, we profile our restructured external Team with a view to develop further our service to our Religious, Education and Social Customers throughout the country.



Dave O'Sullivan ACII

Dave takes over responsibility for development and customer relations in our Religious, Education and Social Insurance Division. Dave's role in this position includes consolidating the very close relationships enjoyed with our Religious and Education Customers all over Ireland. In this regard Dave heads up the team of Business Development Executives who are profiled in this issue. Dave, a Dub, joined Allianz in 1980. Moving first to the Midlands and then in the late 80's to Dundalk as Branch Manager, over the last number of years has specialised in insurance for Religious and Education Risks. Dave, an Associate of the Chartered Insurance Institute, is married and has 2 sons. His varied interests include football, hurling and golf.

Phone: 087 2528016

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Ciaran Whelan

Ciaran, who commenced his insurance career in 1994, joined Allianz in June 2000. Now married and living in Swords, Ciaran has a keen interest in Gaelic Games and has represented Dublin since 1996 winning an All Star award in 1999. He commenced his present role in 2001 and is responsible for the Dioceses of Dublin, Meath, Armagh South, Ardagh & Clonmacnoise, Kilmore and Clogher South.

Phone: 087 6382526

Email: ciaran.whelan@allianz.ie



Shane Mooney ACII

Shane who is based in our Galway Office joined Allianz in 1977 and has worked mostly in the Religious, Education and Social Insurance Division. An Associate of the Chartered Institute, Shane is married with 2 children. He commenced his present role in 2001 and is responsible for the Dioceses of Tuam, Galway, Elphin, Clonfert, Achonry and Killala

Phone: 087 9190428

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Assisting Ciaran and Shane in the Northwest will be Mairead Mullins and Tom Brennan. Mairead and Tom are both based in our office in Sligo.

Tom Brennan

Phone: 087 2528011

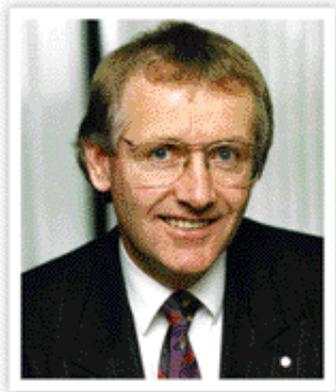
Email: tom.brennan@allianz.ie



Mairead Mullins

Phone: 087 2485065

Email: mairead.mullins@allianz.ie

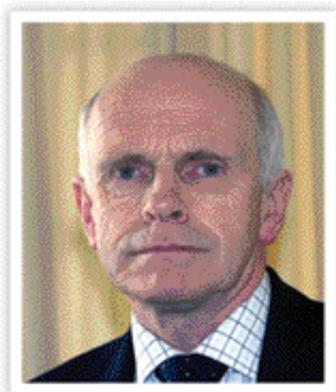


Brian Tobin ACII

Since joining the company in 1973, Brian has worked with Allianz in both the U.K. and Dublin before returning to Cork in 1984. Brian is married and has 2 grown up children. He is the holder of 4 All Ireland hurling medals at minor and under 21 level and 2 Cork County Senior Championships with Blackrock. Brian is responsible for the Dioceses of Kerry, Cork & Ross, Cloyne and Cashel & Emily.

Phone: 087 2580779

Email: brian.tobin@allianz.ie



Aidan Wims

Aidan joined Allianz in 1975. A native of Sligo, Aidan worked for a time in our Head Office and moved to our Cork Branch in 1977. Since 1995 he has worked full-time in the Religious, Education and Social Insurance Division. Aidan is married with 3 sons. He is responsible for the Dioceses of Killaloe and Limerick. Aidan will also assist with

other Dioceses in the Southern Region

Phone: 087 2528012

Email: aidan.wims@allianz.ie



Martin Sinnott ACII

Martin is presently based in our Kilkenny Office. Until recently Martin has been working as a Commercial Business Development Executive and is looking forward to his new role in the Religious, Education and Social Insurance Division. Martin, who is an Associate of the Chartered Insurance Institute, is married with 1 son. He is responsible for the Dioceses of Kildare & Leighlin, Ferns, Ossory and Waterford & Lismore.

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Email: martin.sinnott@allianz.ie

Our Business Development Executives are there to provide advice and guidance on insurance or risk management issues and will be delighted to hear from you.

In addition our dedicated Religious, Education and Social Insurance Team will continue to further develop our service to you under the leadership of Mary O'Brien.

Telephone: 01 613 3941

Email: education@allianz.ie

Specialist School Website: www.allianz.ie/allscoil

Wave Goodbye

After many year's loyal service with the group we must regrettfully say goodbye to three of our colleagues. They have now decided that it is time to hand in their notepads and concentrate on their families and individual personal interests.

Michael Concannon

Michael worked in the insurance industry in the U.K. for fifteen years before returning to Ireland in 1978 when he was appointed inspector at our Galway Branch. In 1985 he became Branch Manager. Since 1994 he has worked full-time in the Religious, Education and Social Insurance Division.

Sean O'Dwyer

Sean joined the group in 1967 and worked in the South-East and in Dublin until 1973 when he moved to another company. He rejoined the group in 1980 and since then has worked mainly in the Waterford and Kilkenny areas. Since 1995 he has devoted all his time to the Religious, Education and Social Insurance Division.

Liam Scally

Liam joined the group in 1965 and was based in his native Tullamore until the late seventies. Following a year in Kilkenny he moved to the Sales Department in Head Office in 1979. In 2001 he returned to Tullamore as a Business Development Executive and for the past number of years has been working exclusively in the Religious, Education and Social Division.

We would like to take this opportunity to wish Michael, Sean and Liam many long and happy years of retirement and to thank them for the years of loyal service they have given the group.

Legal Review

We continue our review of some school accidents which have been settled in the High & Circuit Courts in the last 6 months.

CASE 1:

The plaintiff was 6 years at time of accident. He was running and collided with another pupil in an area where there was kerbing constructed by concrete breeze blocks. He fell backwards onto a row of sharp breeze blocks and sustained an injury to his left kidney resulting in 11% loss of function. There was no issue over the actual initial collision between the two pupils. The plaintiff's case was that breeze blocks were sharp and unsuitable for the purposes of kerbing.

By way of background this was a two teacher school with no funding to upgrade the grounds. It was the parents who carried out the work. Our engineering evidence was strong and was to the effect that the edge of the blocks were not sharp and did not increase the severity of the injury. Case heard by Judge Gilligan who awarded €40,000 to the plaintiff.

CASE 2:

Two Primary School pupils collided whilst running. Plaintiff's nose was broken by other pupils forehead. Circuit Court awarded €12,697. This was appealed and case was dismissed on the basis that nothing could have been done to avoid accident.

CASE 3:

The plaintiff, a six year old was injured in the classroom when hit in the eye by a pencil which was catapulted by another pupil using a rubber band. He sustained a

penetrating injury to his eye. The accident happened while the pupils were eating their lunch. There was a teacher in the classroom. The Judge referred to the "loco parentis" rule in assessing the standard of care owed to the pupil and dismissed the claim. The issue of costs was reserved for another date and were subsequently awarded against the plaintiff.

CASE 4:

On 2/3/99 the plaintiff, then 17 years was injured during PE class. He was participating in a game of indoor 5 a-side football. There were 2 games taking place simultaneously. The plaintiff, a gifted footballer, twisted his knee while going for the ball. He sustained a complete tear to his right cruciate ligament. High Court proceedings were issued alleging overcrowding in the P.E. hall. A full defence was filed. Prior to trial date the plaintiff agreed to withdraw his claim on the basis that we do not pursue him for costs.

CASE 5:

Child fell in school. Dental injury, three teeth broken may need root canal, will need cosmetic treatment and restoration. Case partially heard by Judge O'Hagan, we settled for €7000.

CASE 6:

Pupil tripped and fell and was trampled by another pupil. Angulated fracture to the right arm. Full recovery. Liability in issue. Judge Moran ruled on €500 and €605 for costs.

CASE 7:

Whilst teacher was out of classroom for a few minutes, dispute between two students started with name calling, then punches ending in one stabbing another with a penknife brought to school in his schoolbag. Case settled for €22,500. The Claimant claimed for a 1.5cm scar on his buttock and psychological injuries which, the judge had commented, were very serious.

Teachers Discrimination Claim Settled

During an interview process of appointing a new Principal, a female teacher at the Primary School who applied for the position alleged she was asked discriminatory questions. The teacher also alleged that confidentiality of the interview process was breached. Because of irregularities alleged, the process was re-run and a second set of interviews took place. A different candidate was recommended to the one chosen in the earlier interview. No appointment was made following the second round of interviews and it was necessary to hold a third round of interviews and on this occasion the successful candidate was appointed. The unsuccessful teacher made a complaint under the Employment Equality Act 1998 alleging that she was discriminated against on the grounds of gender and marital status.

The Equality Officer found in her favour and awarded her €10,000 as compensation for the loss suffered as a result of the discriminatory questions asked at the first interview. Surprisingly, the Equality Officer also awarded the maximum possible award of two years salary as compensation for the victimisation which she found the teacher had suffered. Interest of 8% on the full award was also awarded.

The school appealed the severity of the award to the Labour Court and following negotiations settled the teachers claim in the sum of €25,000.

Advice – Professional Indemnity

Exposure to loss arising out of allegations of faulty or wrongful advice by Schools/Boards of Management can arise under many headings, not all of which are directly related to the “educational” aspects of the school. A recent claim regarding the provision of “advice” by a school in relation to insurance cover highlights this issue.

In this particular case a pupil in a primary school sustained dental injuries as a result of an accident in the schoolyard. Some initial dental work was carried out, however the dentist advised that further work would be needed when the child reached the age of eighteen. It was estimated that the overall cost of dental treatment would exceed €10,000. A Civil Bill alleging negligence on the grounds of lack of supervision was issued, however it was considered that the School had a good defence to this aspect of the claim.

In addition, it was alleged by the parents that they had been misinformed by the School in relation to the nature and extent of cover for dental expenses which had been affected by the School under a Pupil Personal Accident (PA) policy. The PA policy in question, which was not an Allianz policy, restricted dental and medical expenses to a maximum period of two years after an accident (The Allianz Pupil PA policy does not contain such a restriction – see separate feature in this newsletter for details of the Allianz PA cover).

Unfortunately a letter sent by the School to the parents purported to cover all dental injuries and did not mention the 2-year limit which applied to such claims. A legal opinion was obtained in which Counsel expressed the view that a court would in all probability find that wrongful advice had been given by the school. The claim for wrongful advice was therefore agreed and settled in accordance with legal advice. The ultimate cost of the claim – dental expenses plus incurred legal costs – is likely to exceed €20,000.

This case clearly demonstrates how important it is for Schools to carefully check **any information** which they are providing to ensure that it is accurate and not in any way misleading or capable of misinterpretation. Appropriate procedures in this regard should be implemented by all Schools. With regard to issues in relation to insurance cover, you should contact our Education Team on 01 613 3941 or your local Allianz representative.

Allianz at Opportunities 2005

OPPORTUNITIES 2005, Europe’s largest careers, education and skills fair, was officially opened by the Minister for Trade and Employment, Micheál Martin T.D., on Friday 14th January 2005. In excess of 85,000 people attended the 4 day event. Allianz Ireland used the fair to establish a ‘Talent Pool’ which may be accessed as vacancies arise over the next 12 months. Opportunities 2005 is organised by FÁS and sponsored by the Irish Independent.

Pictured at the Exhibitors’ Reception:

President Mary McAleese;

Michael Carr, Director HR, Allianz Ireland;

Brendan Murphy, Group CEO, Allianz Ireland.



Security in the School – a Timely Reminder

Every September, we receive an increasing number of property damage notifications following the re-opening of Schools. As the school holidays are approaching, school buildings and grounds will in most cases, not be used over the summer months.



We would therefore recommend that you carry out a security check prior to the school closing for holiday periods. The following areas should receive particular attention:

- All exit doors, windows and skylights should be securely locked. Limit the number of key holders to senior personnel only and ensure that all keys are removed from the premises when they are unoccupied.
- All valuable equipment should be out of sight and if possible stored in strong rooms, particularly during holiday periods.
- Internal doors should be left unlocked with the exception of fire doors.
- Keep yards and grounds free from materials that could be used as ammunition. Loose materials left outside the buildings can be used for arson and vandalism i.e. waste left in rubbish bins and skips.
- Coat scalable walls and drain pipes with anti climb paint.
- Ensure that external lighting is in working order. The advantages of external lighting are twofold. It illuminates pathways and car parking areas to enable authorised individuals see and move safely around the school grounds after dark whilst denying intruders the cover of darkness by illuminating their access routes and target areas and thus making them visible to passers-by and neighbours.

- Water supply should be turned off at the mains. All water taps should be checked to ensure that they are fully closed. This is particularly important during winter holiday periods.
- Basketball rings, goal posts, playground and other such equipment likely to attract children should be removed where practical.
- Ensure that any Burglar Alarms, Fire Alarms and CCTV cameras have been activated.
- Regular patrols of the school buildings and grounds during holiday periods are recommended, as is the removal of any mail from public view.
- Cash is an attractive target. It should be a firm rule that cash is not kept on the school premises overnight and particularly during weekends or holiday periods.

Management embraces the way in which activities of maintenance and housekeeping are carried out. It is a fact that schools, which look neglected, are more prone to vandalism, theft and arson. A good working relationship within the school and local community and well understood procedures are highly effective in reducing losses at little or no cost. Security and Prevention require discipline. The best and most comprehensive burglar alarm and CCTV system is only effective if it is switched on.

Promoting Reconciliation Through Education

Allianz recently supported a conference on the promotion of reconciliation through education in Limavady, Co Down.



The primary aim of the Conference was to enable Catholics in schools to consider how they, individually and as a sector, could embrace the 'promotion of reconciliation' as a core principal of education.

The aims of the conference were:

- To enable Catholic schools to embrace a shared vision of the role they play in promoting reconciliation within their own communities and beyond
- To celebrate and disseminate good

practice ongoing within Catholic schools

- To identify and articulate the challenges which Catholic schools face in the promotion of reconciliation
- To share with key partners the wider contribution which Catholic schools can make to the common good and a shared future
- To consider a context to promote further dialogue and development.

Over 300 people attended to hear a number of key speakers including Archbishop Sean Brady, Primate of All

Ireland, Professor Gerald Grace, Director of the Centre for Research and Development in Catholic Education within the Institute of Education at the University of London. Also speaking was Rev Ian Willis, Secretary of the Church of Ireland Board of Education (NI) and Dr Duncan Morrow, Chief Executive Officer of the Northern Ireland Community Relations Council.

Above from left: Paul McCann, Allianz, Dave O'Sullivan, Allianz, Bishop Donal McKeown (Main Orchestrator of Conference), Adrian Toner, Head of Allianz Northern Ireland

Allianz DES IPPN Bursary Awards 2005



Congratulations to Siobhan Cairtúir, Gaelscoil na Rithe, Meath and Mary McGarry, Our Lady of Good Counsel National School Dublin who are the worthy recipients of the Allianz DES IPPN Bursary Awards 2005. The Awards were presented at the IPPN Annual Conference which was held in Dublin last February. Allianz has supported this initiative since its launch in 2000 and recognises the importance of providing

opportunities for school leaders to professionally develop outside of Ireland.

The two winners will travel to Canada this summer on a research and study visit.

Pictured left to right: Michael Nolan, Member of the Board of Management, Allianz, Mary McGarry, Priomhoide, Muire na Dea Chomhairle Infants, Mourne Road, Drimnagh Dublin 12, Siobhán Cairtúir, Priomhoide, Gaelscoil Na Rithe, Domnach Seachnail, Meath and Minister Mary Hanafin, Minister for Education & Science

Pupil Personal Accident Insurance - 2005/2006

Everyone loves to see children running and playing, but every year an estimated 16,000 children receive hospital treatment following an accident in school, on the road or at home.

The resulting medical bills can be very expensive. As the leading provider of insurance for schools in Ireland, Allianz also provides extensive Personal Accident cover for pupils' both in and out of school.

Our standard Pupil Personal Accident Scheme was launched to provide a series of benefits, following non-culpable accidents to pupils in schools or in connection with a school related activity.

For schools with personal accident cover there is the "Peace of Mind" factor for Parents, Teachers and Principals that the various benefits, in particular Medical/Dental expenses, resulting from an accident can be recovered under the policy. The standard cover can be extended to cover non-school related activities for a modest additional charge as outlined below.

For the last couple of years, we have provided a facility to submit details via our schools web-site www.allianz.ie/allscoil. We acknowledge that arranging pupil personal accident cover can be cumbersome and time consuming and we are grateful for the work done by Principals, School Secretaries and Parents Associations in making this scheme the success it has been over the years. In appreciation for work done, we provide a 20% discount for schools who arrange their cover via our web-site. Alternatively, schools may arrange cover in the normal manner but will not be entitled to a 20% discount.

In order to arrange your Pupil Personal Accident cover in September 2005 (please identify whether you fall into category 1, 2 or 3 below and note the following):

1 Schools who have an existing pupil personal accident policy with Allianz and wish to renew their policy via our website www.allianz.ie/allscoil.

A newsletter will be issued to you in the near future, noting your existing pupil personal accident policy number, detailing the procedure for arranging cover on-line in September.

2 Schools who have an existing pupil personal accident policy with Allianz and do not wish to use our website.

For schools who do not wish to avail of the 20% discount via our web-site, you may arrange cover in the normal manner by returning your application and premium details via the postal system. Should you decide to proceed on this basis you should contact us on 01 613 3900 to request application forms, so that you can forward to parents prior to September 2005. **Please note we will not be issuing application forms to schools who wish to submit details via our school web-site.**

3 Schools who want to arrange a policy with Allianz for first time.

There are many schools throughout the country who may not have previously arranged pupil personal accident insurance. For schools who may wish to arrange cover with effect from September 2005 and avail of our 20% discount via our website, you may contact our

Education team on 01-613 3900 who will be glad to assist you in arranging cover.

Please find below details of 2005 premiums for both Options which remain unchanged from last year, together with details of benefits provided under the policy.

Option A – All Pupils

To avail of this option all pupils must be included and the level of cover must be common to all pupils.

School Activities only €4 per pupil
24 Hour Cover €7 per pupil

Option B – Specified Pupils

School Activities only €5 per pupil
24 Hour Cover €8 per pupil

Benefits

Bodily Injury	Benefit (€)
Death	7,500
Total and irrecoverable loss of sight in one eye or use of one limb by physical severance at or above the wrist or ankle	75,000
Total and irrecoverable loss of hearing in one ear	7,500
Total and irrecoverable loss of hearing in both ears	50,000
Total and irrecoverable loss of sight in both eyes or use of both limbs by physical severance at or above the wrist or ankle or permanent total disablement preventing the Pupil from gainful employment of any and every kind	125,000
Medical surgical or dental charges including hospital nursing treatment and ambulance hire not recoverable from any other source	10,000

If you require more details in relation to our scheme, please contact our Education team on 01 –6133 900 or your local Allianz Business Executive.

Procedures & Record Keeping

The need for Schools to give ongoing and detailed consideration to the issues of procedures and record keeping has, particularly in recent months, been a feature in relation to the settlement of a number of legal liability claims under the following covers:

- Employer's Liability
- Public Liability
- Professional Indemnity
- Employment Practices Liability

We have successfully defended claims where appropriate records were maintained and procedures were prepared and actively pursued. Unfortunately we have also experienced situations where the absence of such records and procedures contributed adversely to claim settlements, for example:

- Absence of a Safety Statement (as required by the Safety, Health & Welfare at Work Act).
- Absence or inappropriateness of policies and procedures in relation to issues such as Admissions, Bullying, Discipline, Equality, Staff Appointments etc
- Absence of written confirmation from the Department of Education & Science (DES) in relation to:
 - Temporary Teachers
 - Additional Teachers
 - Approval & Withdrawal of Approval for Special Needs Assistants
- Lack of clarity in relation to Arrival & Dismissal of Pupils, After School Activities (games etc), School Trips & Supervision.

We appreciate that changes in legislation, largely driven by the necessity to comply with EU directives, and compliance with procedures established by the Department of Education &

Science, increase demands on Schools. It is essential to bear in mind however, that compliance with such legislation is not optional – it is a legal requirement. Non-compliance can expose the School to the possibility of the incurrence of fines or penalties. Furthermore, such non-compliance can impact adversely on the settlement of claims.

The adoption and utilisation of sets of appropriate procedures, including record keeping, will result in benefits to Schools in a number of ways, such as:

- Assist in ensuring the protection of School assets.
- Consistency of approach to addressing issues and problems
- Improved quality of record keeping
- Reduction in the number of delays/queries
- Reduction in costs/expenses
- Improved level of defence in claim situations.

Boards of Management should maintain appropriate records of all discussions, meetings, agreements, etc. Approvals from the D.E.S. should always be recorded in writing. The implementation of such an approach by Boards of Management will be of considerable benefit in avoiding any subsequent confusion or mis-understanding in relation to what should or should not be done or what was agreed or approved. Furthermore, as we have said earlier, in the event of any claims occurring under the policy, the availability of such records can be crucial to the success or otherwise of any defence.

With regard to the issue of insurance in relation to procedures and record keeping, the Allianz Custodian School Protection Policy provides cover for

the legal liability of the School and the Board of Management in respect of:

- Bodily Injury to Employees – (Employers Liability Insurance)
- Accidental Bodily Injury to third parties and accidental damage to third party property – (Public Liability Insurance).
- Breach of duty arising from any negligent act error or omission, breach of warranty of trust or confidentiality, libel or slander committed in good faith – (Professional Indemnity Insurance).
- Claims arising out of Wrongful Employment Practices (Employment Practices Liability Insurance)

all arising out of or in connection with a **School Related Activity** which is defined in the policy as:

“any activity usual to a school which is carried out with the full knowledge and authority of and under the control of the board of management/governors of the School or of any other person specifically authorised by them”

The policy cover is not dependent on or subject to the implementation of procedures, therefore resulting legal liability attaching to the School and/or the Board of Management is covered, subject as always to the terms, conditions, limitations and exclusions of the Policy. **However**, the existence of appropriate procedures and written records will enhance the possibilities of successfully defending claims, thus reducing the cost of claims which, in turn, will have a positive impact on premiums. It is therefore in all our interests that Schools should give serious attention to the issues of procedures and record keeping.

Employer's Liability

Public Liability

Prof. Indemnity

Emp. Practices Liab.



Pupil Personal Accident. Covered by Allianz.

Everyone loves to see children running and playing, but every year an estimated 16,000 children receive hospital treatment following an accident in school, on the road, or at home. And the resulting medical bills can be very expensive.

As the leading provider of insurance for schools in Ireland, Allianz provides extensive accident cover for pupils both in and out of school. For a very reasonable amount, pupils can be covered whilst travelling to and from school as well as during school activities, and for a few Euro extra, this cover can be extended to 24 hours a day.

You can't stop children being children, but you can insure they are well protected with Allianz.

This insurance is available through participating schools or parents' associations.

Allianz 
The Power On Your Side

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