

Allianz plc

Schools Journal

Allianz 

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Legal

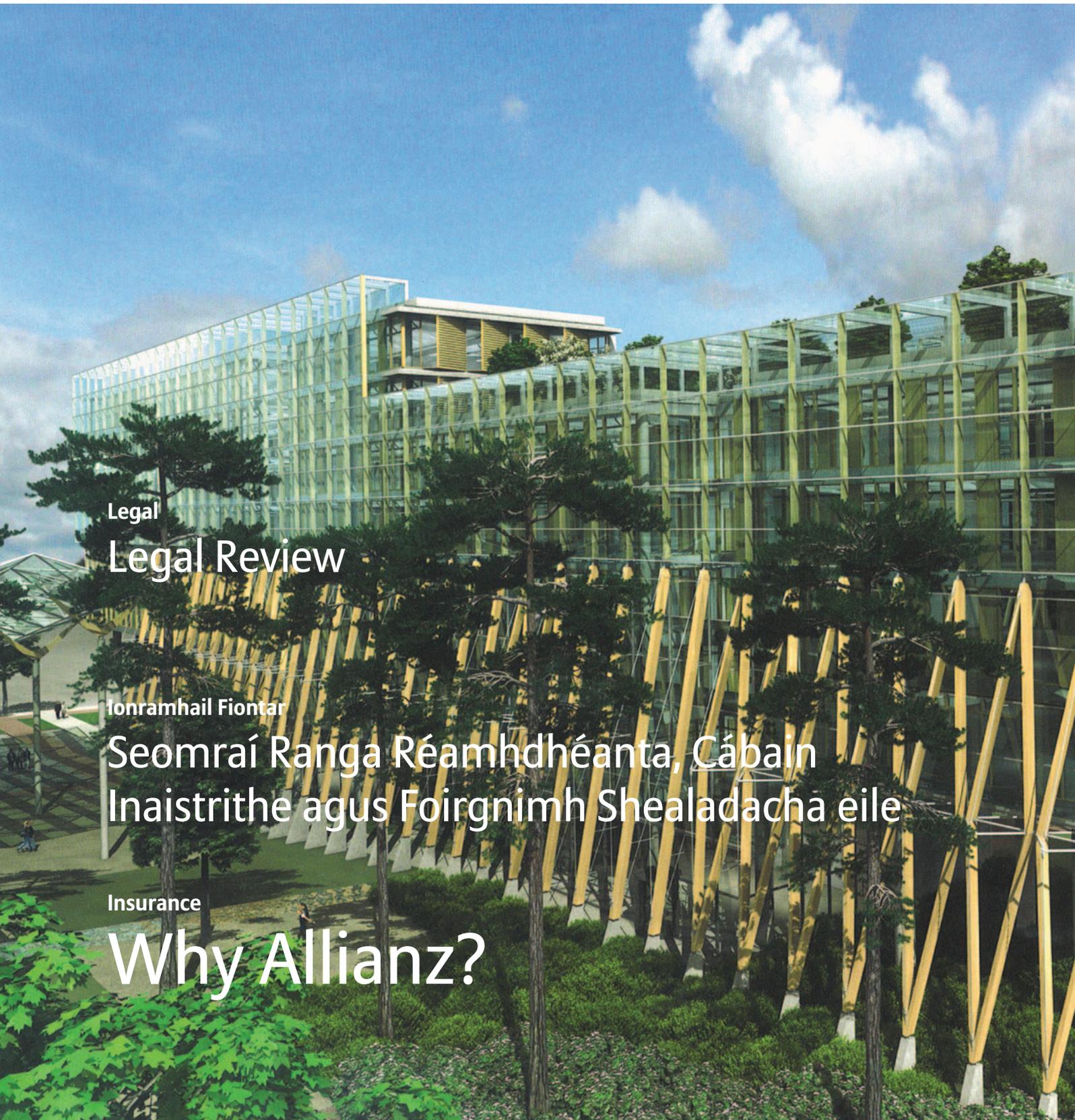
Legal Review

Ionramhail Fiontar

Seomraí Ranga Réamhdhéanta, Cá bain
Inaistrithe agus Foirgnimh Shealadacha eile

Insurance

Why Allianz?



Editorial

Dear Friends,
Welcome to the Spring 2008 edition of our Schools Journal.

The issue of climate change and the need for renewable energy resources are 'hot topics' in the media around the world at the moment, with documentaries such as *An Inconvenient Truth* produced by Al Gore drawing attention to the problems that we are facing on a global level. Governments from all corners of the world are focused on the importance of environmentally friendly energy production for the future.



Michael Nolan
Member of the Board of Management

The change in energy production is imminent with the opening up of the gas and electricity markets, the ever-increasing cost of fuel and the necessity to supervise energy consumption all leading to the need for us to re-evaluate our business and its energy utilisation. The endeavour to manage energy effectively will undoubtedly differ from company to company, but what is universally important is the awareness of the need to act now. Numerous stakeholders are now asking what methods companies intend to put in place to attempt to tackle the problem of climate change and the need to move towards renewable

energy sources. Allianz's proactive approach is beginning to yield measurable results already.

On March 14, we moved to our new Headquarters at Allianz House, Elmpark, Merrion Road, Dublin 4. Allianz has received a grant from Sustainable Energy Ireland under its "house of tomorrow" program because of the development's environmentally friendly structure and overall design. Our new building at Elmpark is designed to make maximum savings on natural lighting, heating and ventilation through thermo insulation and draught exclusion, creating **41% savings on energy and 74% savings on CO₂ emissions**. The building will use recovered waste heat from the onsite combined heat and power unit together with a local wood pellet burner to heat the building, this will result in an environmentally friendly heating system that reduces CO₂ emissions. By making this move, we are responding to the call for change made by the Government and from consumers. The need for companies to respond to this problem is vital to the future of Ireland's energy requirements as the global climate changes will affect generations to come.

I hope you find this edition of our Schools Journal of interest. If there is any additional information we can provide in relation to any articles published, please do not hesitate to contact us.

Our email address is education@allianz.ie. Please quote your policy number in the subject title of the email. You can also contact our Education Team at 01 613 3966, Our Pupil Personal Accident Unit at 01 613 3900, your local Allianz Representative or your Insurance Broker.

Yours sincerely

Michael Nolan
Member of the Board of Management

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**Allianz House
in Elmpark**

We have moved! Our new address is Allianz House, Elmpark, Merrion Road, Dublin 4, Ireland

Meet Our Education Team

Having begun life as a small enterprise offering only fire insurance cover, Allianz has grown into a multi-line insurer offering a full range of insurances to the religious and education communities in Ireland.



Eileen Griffin
Education Team

Being at the forefront of providing insurance for schools for so long has given Allianz the opportunity to recognise the unique insurance needs of schools and adapt our policies to create a complete package policy covering all education requirements. We are aware that the risks schools now face are unique with constant changes in legislation, employment rights and society. Therefore we are engaged in an ongoing review process within the Education Team in conjunction with our Claims Team to improve and expand your school policy coverage.

We endeavor to keep our customers informed of any relevant changes and developments that affect schools and provide assistance and guidelines on how to deal with these changes. Our main communication tools are our Schools Journal and our dedicated schools website www.allianz.ie/schools.

Allianz has an established, committed and specialised Education Team (pictured above) devoted to providing quality products and services exclusively for schools. Our Education Team consists of dedicated underwriters with backgrounds in a variety of relevant disciplines, whose exceptional knowledge of the insurance needs of schools has enabled us to create a specialised package policy and constantly adapt it to suit the ever changing environment we live in.



Our Education Team:

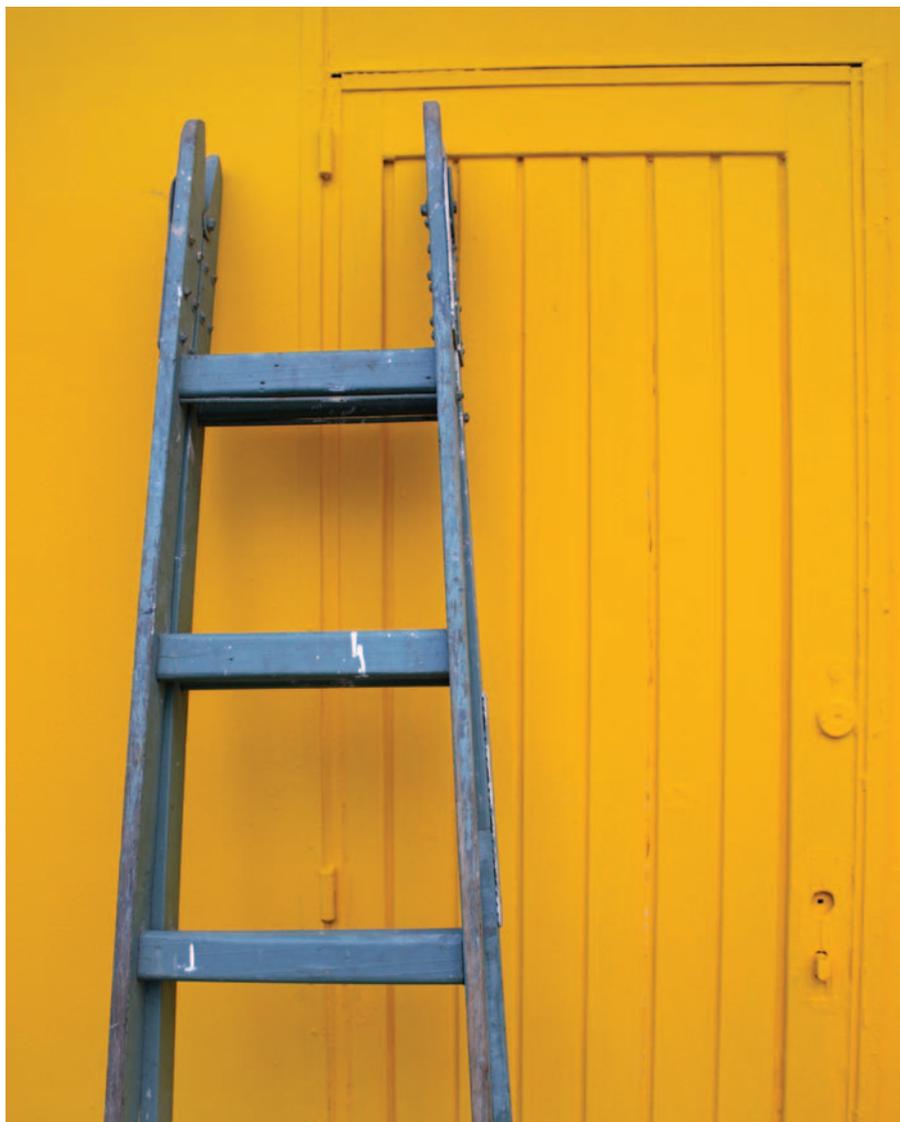
Front Row from left to right are Noreen Reilly, Mary O'Brien, Business Operations Manager and Martina Conway. In the second row are Lisa Collins, Mary Donnelly. Pictured in the third row are Roslyn McConkey and Mariea Barry. Yvonne Waldron and Ellis Williams are in the fourth row with Dave O'Rourke, Carl Brophy, Michael Shields, Philip Marshall and Karl Connors making up the back row. Missing from this picture are Eleanor Gribben and Eileen Griffin.

We recognise the voluntary nature of Boards of Management and the funding through grants and occasional fund-raising. Our Education Team strive to provide a high quality product, at a competitive price without compromising on cover. With this in mind we ensure that premiums do not significantly fluctuate from year to year. It is important to note that Allianz does not decide on rates and premiums independently. Uniquely, unlike any other Insurer, the premium levels charged by Allianz are monitored by an independent Advisory Board which includes representatives of the Executive Committees of CPSMA, CORI and JMB thus ensuring transparency in relation to premium changes.

Our Education Team are on hand to answer any queries relating to your school insurance policy. We are assisted in looking after your insurance needs by our Business Development Executives who are working in your local area. We recognise the importance of developing strong relationships with our customers and our local representatives are on hand to visit schools throughout the country and to provide general advice and assistance on insurance matters. School visits can be arranged simply by contacting the Education Team at 01 613 3966, by email at education@allianz.ie or alternatively by contacting your local representative directly. Their contact details can be found on the back cover.

Safety instructions – School Caretakers

Under the Health Safety and Welfare at Work Act 2005, there is an obligation on School Boards of Management as Employers to provide appropriate instruction and training to employees on Health & Safety issues.



To facilitate schools, **Sutton Health and Safety Services** are organising training courses at various venues around the country specifically for Primary School Caretakers. The course duration will be one full day and will cover the following topics.

Course Content

- Statistics
- Definition
- Anatomy & Injuries
- Mechanics

- Law
- Risk Assessment
- Lifting Safely

At the end of the course there will be an individual assessment of competence.

Manual Handling

Injuries due to manual handling activity are the most common cause of workplace injury in Ireland, accounting for a third of all non-fatal injuries.

Fire Safety

Fire is one of the most serious hazards that a School faces. In managing the many risks that are presented to a School, fire safety management is essential for ensuring the survival of the School. A major factor in the management of fire risk is ensuring that employees work safely to prevent a fire and to respond correctly if fire occurs. At the end of this Module the participants will:

- Have an understanding of Fire
- Be able to reduce fire risk at work
- Know what to do if they find a fire
- Be able to correctly and safely select and use a fire extinguisher

Use of Ladders

Each year people are injured seriously as a result of falls from ladders. As ladders are so commonplace, safety precautions are often taken for granted. Over 90% of all ladder accidents result from misuse. Proper training, routine inspections and maintenance can substantially reduce the number of injuries.

Cost

The overall cost of this course for each participant will be €150.00. Included in the cost will be hand-out material, morning break tea/coffee and a lunch. Each course is limited to 12 participants.

At the end of the Course each Caretaker will be issued with a Certificate for inclusion with the school safety statement.

For further information and course dates please contact Mr. Adrian Sutton by phone or text on 087 667 7991 or e-mail adriansutton@hotmail.com.

Seomraí ranga réamhdhéanta, Cábáin Inaistrithe agus Foirgnimh Shealadacha eile



Michael Shields
Foireann
Oideachas

Is cleachtas anois é i measc scoileanna, cleachtas atá ag éirí níos coitianta, foirgnimh réamhdhéanta a fháil ar cíos chun freastal ar a ndaltaí atá éirí níos líonmhaire. Cé nach leo na foirgnimh réamhdhéanta seo, tá freagracht ar Bhord Bainistíochta na scoile árachas a chur orthu a fhad is atá siad ina seilbh. Ba cheart gurb ionann an tsuim faoi árachas agus uasdliteanas na scoile. Cuimsíonn an tSuidm faoi Árachas costas athsholáthair an fhoirgnimh réamhdhéanta (lena n-áirítear CBL), Costais Iompair & Seachadta, Seirbhísí a Nascadh (e.g. BSL, Uisce, etc.), smionagar a bhaint agus táillí proifisiúnta (Ailtirí/Innealtóirí etc.). Chun an costas seo a fháil, níl ar an scoil ach glaoch a chur ar an gcuideachta a ligeann an foirgneamh

réamhdhéanta ar cíos agus luach athsholáthair an fhoirgnimh réamhdhéanta a iarraidh agus ATH-LÁITHREÁNÚ á chur san áireamh.

Tá sé ríthábhachtach go rachfaí i dteagmháil le cuideachta árachais na scoile tar éis foirgneamh réamhdhéanta breise a fháil. De réir ár dtaithe, ní tharlaíonn sé sin i gónaí. Tá clúdach ar fáil faoi Pholasaí um Chosaint Scoileanna de chuid Allianz chun Foirgnimh agus Trealamh nach gcuirtear in iúl dúinn a chur leis. Síneann an teorainn ar chlúdach go €1,000,000 go dtí an dáta athnuachana, tá sé fós tábhachtach go gcuirfí Allianz ar an eolas tar éis don fhoirgneamh réamhdhéanta a bheith faighte áfach. Ag tráth an cheannaigh/léasa, is dealraithí go mbeidh na foirgnimh réamhdhéanta ar bharr d'intinne agus is dealraithí nach ndéanfaí dearmad orthu ansin ná ag an dáta athnuachana. I gcás go mbeidh éileamh ann agus nach mbeidh tagairt d'fhoirgneamh réamhdhéanta ar pholasaí, déantar rud casta as rud simplí nuair nach gá é a

bheith casta. Tá na himthosca seo feicthe againn ag dul ó smacht i scoileanna, agus 6 fhoirgneamh réamhdhéanta i scoil agus gan ach péire acu faoi árachas.

Tá sé an-tábhachtach chomh maith, cur síos a thabhairt ar an bhfoirgneamh réamhdhéanta agus tú á chur ar do pholasaí. Maidir leis an gcur síos, ba cheart a chur san áireamh an é foirgneamh réamhdhéanta singil nó dúbailte atá ann, cibé an bhfuil sé déanta as ábhair indóite nó nach bhfuil agus gné shuntais ar leith b'fhéidir i.e. an bhfuil sé lonnaithe i gcarrchlós, an n-úsáidtear é mar sheomra ríomhairí etc. Déanfaidh sé sin do sceideal níos follasaí mar go mbeidh foirgnimh réamhdhéanta ar do pholasaí ag teacht le foirgnimh réamhdhéanta ar thailte na scoile. Má tá go leor foirgnimh réamhdhéanta ann, b'fhéidir go mbeadh sé níos éasca iad a aibítriú, ansin, beifir in ann gach foirgneamh réamhdhéanta a aithint go héasca.

Why Allianz?

This article considers the unique position achieved by Allianz as Ireland's pre-eminent insurer in the education and related insurance market. We outline how we have served the insurance needs of schools throughout Ireland down through the years and offer the case for maintaining and further developing our long standing and valued relationship with you against the background of an increasingly more competitive financial services sector.



Cover of our Custodian School Protection Policy

It is no coincidence that Allianz insures most schools in Ireland and has done so for many decades. We have unrivalled experience in addressing the special insurance requirements of schools and have been the acknowledged market for such risks since the establishment of the state's educational system.

Moreover, we have been to the forefront over many years in responding to and resolving insurance issues relating to a whole range of legal complexities and other aspects in the ever evolving educational sector.

We have always been deeply conscious that our position as the leading service provider imposes on us obligations to maintain our high standards and to provide you, our Policyholders with value for money. The loyalty shown to us by you is, we trust, an acknowledgement of the effort we have made over the years, to provide financial stability, comprehensive protection and a superior claims service, all of which have been the hallmarks of our trading record. We remain 100% committed to working in partnership with our Education customers, a commitment which is unlikely to be matched by other more commercially oriented insurers.

Our Policy

Our Custodian School Protection Policy, which is the standard protection package in force for all of our school policyholders and which was first introduced over twenty seven years ago, has been constantly updated over the years to take account of the changing and developing insurance and legal requirements of schools.

It is a measure of the recognition of the excellence of our Custodian School Protection Policy that it is recognised as the most comprehensive and appropriate insurance arrangement for schools. In addition, as those of you charged with the management of schools will know, the policy can also be suitably adapted to meet the specific needs of individual schools as required.

Allianz's established and recognised practice of using clear and unambiguous language in its policy wordings is complemented by an acknowledged market wide reputation for its prompt and equitable settlement of claims.

Our Promise

School insurance, together with its linked Religious and Social portfolios, is a traditional core business of Allianz.

The essential feature that makes this niche sector of our overall Company business unique, is the very special ethos we bring to bear in our handling of school insurance. This

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Merrion Road, Dublin 4, Ireland

manifests itself, not only in the utmost flexibility and understanding we demonstrate in underwriting but also in the advice and risk assessment provided by our Specialist Underwriters and Risk Survey Teams.

Such an approach, which has evolved over the years as a special cultural characteristic of Allianz, has served our mutual relationship well up to now. We are fully committed to continue providing into the future that local and highly personalised service through our local Representatives throughout the country and our dedicated Education Team.

Our Price

Fundamental to Allianz's underwriting and pricing philosophy for schools has always been the twin principals of "mutuality" and "pricing stability". "Mutuality" ensures a commitment to the principal of "community rating" across our entire School portfolio. "Pricing stability" is designed to outlast the volatility of underwriting cycles and premium levels which are a feature of the insurance business worldwide, and nowhere more so than in Ireland.

In short, "mutuality" applies the principal that "the premiums of the many pay for the claims of the few." A very recent property claim in a school which was settled for €1,300,000 is a



classic example. It means that the school involved will not be "penalised" premium-wise or cover-wise as a result of this claim.

Given the multiple and diverse features that characterise schools from an insurance underwriting viewpoint, the significance of our "mutuality" approach will not be lost on those schools who, for whatever reason, would otherwise be disadvantaged by unfavourable rating and conditions. Such an approach also guarantees that no school ever becomes uninsurable.

It is our firm belief that no Insurer can viably underwrite school insurance in Ireland in the longer term at significant discounts on Allianz's current level of premiums. School insurance, and particularly the liability aspect, is a long term business. There has always been and always will be a

direct relationship between the level of premium charged by an Insurer and the expended outlay on claims.

Clearly, any Insurer of schools that "cherry picks" its risks and/or undercuts premiums in the short term cannot support the principal of "mutuality" or sustained discounted premiums in the longer term.

Allianz's price therefore is our guarantee of your future protection and premium stability.

In conclusion, we remain committed to providing you with the level and quality of service to which you have become accustomed. If we have failed to fulfill expectations, we would welcome hearing from you with any suggestions as to how we might further strengthen the relationship between us.

Administration of Medication to Pupils

We often receive queries from Schools in relation to the question of administering medication to pupils. In this article we set out some basic guidelines which should be followed by Schools in this regard.



Dermot Connor
Underwriting
Manager
Religious/
Education

Many Schools will have pupils who at some time need to take medication during school hours. Often this will merely entail a pupil who is finishing a short course of treatment, however some pupils may have a need for a different type of medication. This would include pupils with asthma, epilepsy, diabetes or pupils who have an anaphylactic reaction to food or other natural antigens. In these situations, some medication will be preventative whereas some will be more in the form of emergency treatment. The pupil may require an injection or, in the case of epilepsy, rectal diazepam. Some pupils, particularly those with special needs, may require regular medication.

Schools should have a clear policy on medicines, backed up by procedures for managing medication. These should be shared with and agreed by staff and parents.

The policy should confirm that any member of staff who agrees to take responsibility for medicines is adequately instructed and trained and that no member of staff takes on a responsibility that he/she is not competent to carry out.

There should be a regular review and monitoring of the policy and procedures, including how they are working in practice.



General Principles

The following general principles should be noted and observed.

- A pupil who is sick and clearly unwell should not be in school. In such circumstances the Principal is within his/her rights to ask the parents to keep the pupil at home.
- The overriding concern must always be the pupils' health and welfare.
- As professional educators, teachers implement and maintain professional standards of care for their pupils, but teachers are not medics. A teacher has no contractual duty to administer medication and cannot be required to do so. Administering medication is a voluntary act by teachers.
- Where a teacher agrees to be responsible for medication, he/she must be given whatever information and training is needed. This is not just a matter of good practice, it is a matter of necessity. No teacher should be given tasks which he/she cannot carry out safely because of a lack of information or a lack of appropriate training.
- A teacher may have a pupil in class with epilepsy or diabetes or with an allergy which could be potentially fatal. In all such cases, irrespective of whether the teacher has been trained in the administration of medication, he/she should be advised exactly what to do or how to get help and from whom. Furthermore the teacher should, as a minimum, receive the following information in writing:
 - a. the nature of the pupil's condition;
 - b. the symptoms;
 - c. what medication is required, the prescribed dose, at what times or under what circumstances;
 - d. where the medication is kept and how to get access;
 - e. whether the medication is self administered or has to be administered;
 - f. where the record card is kept of the dates and times of administration;
 - g. what action, if any, apart from administering medication, may be needed, and if so, at what times or in what circumstances.

Managing Medicines in Schools

The Principal should be responsible for carrying out the policy on medicines in schools.

Where there is no feasible alternative to the School administering the medicine, the Principal should be satisfied that:

- appropriate training has been provided for the teacher;
- full instructions are available to the School for administering the medicine. This is best done either by the parent producing a doctor's note confirming that it is necessary for the child to have medicine during school hours, and giving clear instructions on how and when it is given and what the dosage is, or by way of a standard letter of instruction from the parents. In either case, a reliable record keeping system should be implemented in this regard.
- the medicine will be delivered personally to the Principal or a nominated person by the parent, not by the child;
- the medicines are clearly labelled with the child's name, date, contents, dosage and instructions regarding storage. The original container supplied by the GP or pharmacist must be delivered to the School;
- the medicines are either kept in a locked cupboard, preferably in the staff room or the Principal's office or kept in a sealed container which is clearly marked. They must not be kept in the First Aid Box. When they are needed, the medicines shall be reasonably accessible. Security and accessibility are equally important when medicines are taken on school trips. Some medicines, such as insulin, may need to be kept in a refrigerator;
- a written record is kept of the dates and times of administration and a note of any side effects.

Any guidelines as outlined and agreed with the Schools Management Association or Staff Union should be followed.



Alan Black
Cúram Oideachas

Is féidir suim an trealamh atá faoi árachas a bheith éagsúil ó scoil go scoil. Ina theannta sin, agus níos mó ríomhairí sa seomra ranga anois, tá sé níos deacra ar fhrithgheallaithe Allianz comhairle a chur ar scoileanna i dtaobh an trealamh atá le cur faoi árachas. Áirítear ar chuid de na hearraí ar cheart cuntas a dhéanamh orthu i bhfigiúr an trealamh Ríomhairí Pearsanta/ Ríomhairí Glúine/Cláir Bhána Idirghníomhacha/Uirlisí Ceoil/Trosacán/Trealamh Aclaíochta... níl deireadh leis an liosta i ndáiríre, agus dá bharr sin, tá sé an-deacair ar fhrithgheallaithe comhairle chruinn a thabhairt ar shuim trealamh atá 'caighdeánach' atá le cur faoi árachas. Chun cabhrú leat i ndáil leis sin, tá "Seicliosta Trealamh Scoile" curtha ar

an láithreán gréasáin againn (faoin gcuid Acmhainní). Cé nach bhfuil siad in ann meastóireacht phroifisiúnta a thabhairt, tá ár bhFeidhmeannaigh Forbartha Gnó, a bhfuil an-taithí acu, sásta cabhrú leat in aon slí. Ina theannta sin, tá cóipeanna crua dár "Seicliosta Trealamh Scoile" ar fáil ach iad a iarraidh.

Faoinear bPolasaí um Chosaint Scoileanna, tá rogha ag scoileanna athbhreithniú a dhéanamh ar na suimeanna atá faoi árachas, agus iad a mhéadú, le linn na bliana gan préimh bhreise a bheith gearrtha go dtí an dáta athnuachana. Mar aon leis na foirgnimh réamhdhéanta (agus na foirgnimh), tá na suimeanna faoi árachas treoirnasctha agus méadóidh siad gach bliain ar aon dul le boilsciú.

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Legal Review

We continue our review of some school accidents that have been finalised in the High Court and Circuit Courts in the last 6 months.



Gerry O'Toole
Claims
Relationship
Manager

Case 1

This first case involves a back injury to a school employee who as part of her duties was required to bring heavy bags of coins to the bank for lodgment. The Plaintiff did complain about the weight of the bags and was given assistance to carry them out to her car but was left on her own to carry the bags into the bank. The case proceeded to a full hearing before Ms Justice Deirdre Flanagan in the Circuit Court. Engineering evidence was given in relation to the weight of the bags which on some occasions reached 15 kg. The Plaintiff had not been trained in manual handling and the Engineer gave evidence that had a risk assessment of the job been carried out, this would have been a requirement. In the schools view, there were certainly some inconsistencies in the evidence given by the Plaintiff but the Judge in her ruling expressed the view that the Board of Management owed a duty of care to the Plaintiff and found that a risk assessment of the job should have

been carried out and the evidence was clear that on some occasions the Plaintiff was required to lift bags which exceeded the maximum weight allowed by the Health & Safety Authority for a woman to lift. Judge Flanagan found for the Plaintiff and made an award in her favour.

Case 2

This case involves a claim for a trip/slip and fall in the school yard. We have continued to maintain a strong line in these type of cases and where there is clearly no defect in the premises which might have led to the fall, the cases are run to a full hearing in Court. In this particular case, the pupil concerned slipped and fell re-fracturing his arm which he had injured in a previous accident. The accident occurred in January 2002 and was only eventually listed for hearing in November 2007, some five years later. During that time, the version of events changed from a slip and fall to a trip and fall over the leg of another pupil, to the version of events given on the morning of trial that the Plaintiff was playing in a sliding game on the flagstones when he was injured. This was not the case and the school witnesses were present in court to give their evidence of the accident and their recollection of same.

Judge Esmonde Smyth ruled that young children, of their nature, are going to run/play and sometimes be boisterous and the law should not impose a law tantamount to restricting such activities of young children at school. He dismissed the Plaintiff's claim.

Case 3

This case arose out of an accident in the school yard. At the end of the lunch break, a teacher went out into the yard to ring a hand bell to indicate the end of lunchtime and for the children to line up and go back into class. The Plaintiff in this case, being anxious to be first in line, ran up behind the teacher and struck his face off the bell being held in the teachers hand and injured his upper lip. There was a deep laceration over the lip which required sutures and follow up plastic surgery. The matter proceeded to a full hearing before Judge Esmonde Smyth who found that this was nothing more than a simple accident and there was no negligence attaching to the school. He dismissed the Plaintiff's claim with no order as to costs.

Case 4

This final case arose out of the break down in supervision during after school study. The supervising teacher left the hall for a period of time. During that time, there was a great deal of play acting between some of the pupils who were using syringes to spray water at each other. When one pupil tried to take one of the syringes from another pupil, a serious fight took place between them which resulted in one of the pupils receiving injuries to his eye, nose and forehead. He also complained of back pain following the fight. Both pupils left the hall and went home following the fight. The supervising teacher only became aware of the incident when the injured pupils father arrived up in the school later in the evening. As there was a breakdown in the system of supervision on the day, this case was allowed to proceed for assessment by PIAB. It was assessed and an award made which is subject to ruling before the Courts.



Leagues

This years Allianz Football & Hurling Leagues were launched recently by Uachtaran Cumann Luthchleas Gael Nickey Brennan with An Taoiseach Bertie Ahern TD in attendance.

Attending the launches were managers from both codes with both current Allianz Football & Hurling League Champions in attendance from Donegal and Waterford.



From left to right: Brian Cody, Kilkenny Hurling Manager, Brendan Murphy, CEO Allianz Ireland, Justin McCarthy, Waterford Hurling Manager – current Allianz Hurling League Champions and Richie Bennis, Limerick Hurling Manager

Commenting at the launch of the 2008 Allianz Leagues, Brendan Murphy, Chief Executive, Allianz Ireland, said; “When it comes to sporting entertainment value our national sports never fail to deliver. Game after game, season after season the magic and action of the Allianz Leagues has reached levels beyond many people’s expectations, particularly in recent years, which is a credit to the county squads and

management, the GAA and everyone involved in this great competition.

We have high hopes for more drama and excitement in 2008 as the Leagues have a similar open and unpredictable feel again this year.

It’s a pleasure for Allianz to be involved in this competition and we’re absolutely delighted to be entering our 16th consecutive season as sponsor.”



Watching An Taoiseach Bertie Ahern TD kicking a football are from left to right: Paul Caffrey, Dublin Football Manager, Jason Ryan, Wexford Football Manager, Brendan Murphy, CEO Allianz Ireland, Nickey Brennan, Uachtaran Cumann Luthchleas Gael and Brian McIvor, Donegal Football Manager – current Allianz Football League Champions.



Cumann na mBunscol

Allianz have been involved with Cumann na mBunscol since 1994 and are delighted to be involved again in 2008.

“Allianz is delighted to continue its long and proud association with the Cumann na mBunscol. We are delighted to support the very worthwhile activities of this organisation as it mirrors the company’s strong commitment to the community and the family, in addition to reinforcing our continuing support of gaelic games through our Allianz National Leagues,” Dave O’Sullivan, Religious & Education Manager, Allianz.



Dave O’Sullivan, Religious & Education Manager Allianz presenting the sponsorship cheque for 2008 to Margaret Cunningham, National Chairperson Cumann na mBunscol. Also pictured are Paul Duggan, National Secretary, Cumann na mBunscol and Ciaran Whelan, Allianz & Dublin Footballer.



Dublin Football Manager Paul Caffrey pictured with children participating in Allianz Cumann na mBunscol games and Allianz Junior Whistlers at the launch of Allianz Cumann na mBunscol activities for 2008.

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ALLIANZ – MEETING THE NEEDS OF YOU AND YOUR SCHOOL

Your Allianz Team around the country.



Since 1902 the experienced Allianz school team has been working to provide the very best insurance and risk management in education. And because each team member serves his or her own local schools, they are uniquely positioned to respond to your specific requirements. To contact the **Allianz Religious/Education Business Executive** in your locality, just give us a call on the relevant number below.

Back row :- **Mairead Mullins - (NORTHWEST)**. Mobile 087 2485065. Email mairead.mullins@allianz.ie
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