

Allianz p.l.c.

# Schools Journal

[www.allianz.ie/schools](http://www.allianz.ie/schools)

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Allianz 



# Editorial

Dear Friends,  
Welcome to the Autumn 2010 edition of our Schools Journal.

I trust you all had a well earned break over the summer holidays and wish you all every success with the new school year which has just commenced.



**Anthony Shannon**  
Member of the Board of Management

We frequently receive queries in relation to the positions regarding the use of school property by outside groups and Work Experience Programmes. In this issue we feature articles on these topics which we hope will be of some assistance.

CPSMA in conjunction with Allianz are running a number of training seminars throughout the country. These seminars will focus on Contracts of Employment. The objective of these seminars is to assist Boards of Management in ensuring that they are compliant with current legislation and will focus on the role of the Board of Management as

employer. In addition we will outline details of our new Weather Safety booklet specifically designed for schools.

Whilst email provides us a convenient and powerful communications tool, it also provides others an opportunity to lure us into a scam. We outline some simple measures which can greatly reduce the risk of falling victim to such scams.

This year we are offering a 30% discount on Pupil Personal Accident premium where cover is renewed online. This discount represents real savings in this current period of economic uncertainty.

In our Legal Review article, we outline some recently settled personal injury claims arising out of defective premises.

Finally, and on a lighter note we are delighted to offer one of our readers the chance to win an Apple iPad.

I hope you find this edition of our Journal to be of interest and assistance to you. If there is any additional information we can provide in relation to any of the articles published or indeed, if you have any issues you wish to raise, please do not hesitate to contact us.

Our email address is [education@allianz.ie](mailto: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 Team at 01 613 3900, your local Allianz Representative or your Insurance Broker. Our schools website is [www.allianz.ie/schools](http://www.allianz.ie/schools).

Yours sincerely

*Anthony Shannon*

Anthony Shannon  
Member of the Board of Management

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Welcome to  
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# Use of School Property by Outside Groups

Schools are very often the focal point in the community not just for the pupils attending but also for parents, friends, family, local clubs and community groups due to the facilities that Schools can provide.



**Martin Sinnott**  
Religious Business  
Executive  
South East

At a time of unprecedented economic constraint allowing your facilities to be used by outside groups or individuals can be a valuable source of much needed income (e.g. pitch rental, hall rental etc). However many schools are reluctant to make their facilities available due to the additional exposure such activity presents and a fear that an uninsured loss may be incurred.

Your Allianz School Protection Policy indemnifies the Patron/Trustee/Board of Management in respect of their legal liability as owners/managers of the school premises and therefore if an action is taken against the School arising from the activities of an outside group or individuals legitimately (or otherwise) on the School premises then your policy will respond subject to its terms conditions and limitations.

As we have said allowing outside groups/individuals use your premises can be a valuable source of income or a

way of fostering community spirit but it can also significantly increase your exposure to potential claims and therefore it is important that where you receive a request for the use of your school facilities that you adopt the following precautions:

- 1 Ensure you are comfortable with proposed activity being undertaken and that it is in keeping with your ethos.
- 2 All outside groups or individuals should carry their own insurance arrangements which should provide an indemnity to the School Patron/Trustees/Board of Management – documentary evidence of their insurance arrangements should be sought and placed on file.
- 3 Prior to allowing the outside group/individual on site make sure they are familiar with:
  - (a) your Safety Statement
  - (b) your emergency procedures, exits etc
  - (c) location of fire equipment
  - (d) procedures setting out responsibility for the opening and closing of the school.

If you feel uncomfortable reviewing the insurance arrangements for outside groups/individual then you can pass the documentation to your local Allianz Representative, our Education Team or your Insurance Broker who will be happy to review same for you.

As a general rule outside groups/individuals should not be given access to your premises unless they carry their own Public Liability (and Employers Liability where appropriate) insurance. There may be the odd occasion where a group or individual are unable to source such cover or the cost is prohibitive and you still wish to make your facilities available. We in Allianz have recognised this dilemma and have included within your standard School Protection Policy a Public Liability Extension “**Use of School by Outside Groups**” which provides Public Liability protection for outside groups/individuals whilst using your premises. The cover provided to the outside group/individual is limited to their activities at the premises and does not include claims made by one member of the group against another member of the group. This extension is not intended to replace the need for outside groups/individuals to have their own Public Liability coverage but it does enable schools make their premises available particularly at short notice where it may not be possible to vet or arrange appropriate cover.

Insurance should never be a barrier to Schools maximising the use of their facilities and it is for this reason that we have ensured that under your Allianz School Protection Policy that not only are the Patron/Trustees/Board of Management protected but that where required you are able to include outside groups/individuals particularly those groups/individuals who cannot otherwise obtain/afford insurance protection. Where such permission is being granted we would strongly recommend that the precautions outlined above are implemented to reduce the exposure presented by such use.

## Board of Management Training Seminars

# Contracts of Employment - Importance and Pitfalls for Boards of Management



The duties, responsibilities and legal requirements of Boards of Management are ever-changing. Boards of Management can be exposed to many different and potentially serious liabilities particularly in the areas of contracts of employment and disciplinary procedures.

CPSMA in association with Allianz will run a series of Seminars throughout Ireland during the months of October, November and December 2010.

These Seminars will focus on the following areas:

- The role of the Board of Management as employer
- The compulsory elements in a contract of employment will be examined as well as the different types of contract
- Disciplinary procedures especially the principles underpinning these procedures for principals and teachers under circular 60/2009

The objective is to ensure that Boards of Management are compliant with current legislation in relation to information furnished to employees

and that Boards of Management abide by the principles of natural justice and fair procedures.

Sessions will be interactive and questions/answers and/or case studies will be used throughout.

In addition, a short presentation will be given by local Allianz Representatives on the new Allianz Weather Safety booklet.

### Who should attend?

It is suggested that two/three members from each Board of Management should attend including the Chairperson of Board of Management, Principal and one other member from the Board (if desired).

## The Presenters



**Eileen Flynn, M.St. LLB BL**

Eileen is the General Secretary of CPSMA. A former principal teacher and National Coordinator of

the School Development Planning Support Service, Eileen has designed and delivered many Seminars/ Workshops to Boards of Managements/ Principals and others. She is also a qualified Barrister and has worked extensively with the partners in education and provides Boards of Management with advice on a broad range of issues.



**Margaret Gorman, LLB LLM**

Margaret is the Assistant General Secretary of the CPSMA. Prior to joining CPSMA

Margaret practiced as a Solicitor in private practice for 11 years. During this time, Margaret advised both employers and employees on a wide range of employment issues. As part of her work with CPSMA, Margaret advises Boards of Management on employment related matters.

Intending participants are encouraged to use the facility on the front page of the CPSMA website [www.cpsma.ie](http://www.cpsma.ie) by simply clicking on the link to apply for BOM Training Seminars, or by completing the Application Form which you should have now received from CPSM.

**The Seminars will take place in the following locations and will begin at 7pm with light refreshments with the Seminars commencing at 7.30pm.**

LOCATION	VENUE	DATE
<b>Dublin</b>	Clonliffe College	4th October
<b>Carlow</b>	Dolmen Hotel	5th October
<b>Navan</b>	Community Centre	7th October
<b>Letterkenny</b>	Clanree Hotel	11th October
<b>Donegal</b>	Mill Park Hotel	13th October
<b>Enniscorthy</b>	Riverside Park Hotel	14th October
<b>Dublin</b>	Plaza Hotel Tallaght	18th October
<b>Waterford</b>	Woodlands Hotel	19th October
<b>Dromoland</b>	Clare Inn Hotel	21st October
<b>Castletroy</b>	Kilmurry Lodge Hotel	2nd November
<b>Killarney</b>	Dromhall Hotel	3rd November

LOCATION	VENUE	DATE
<b>Athlone</b>	Scoil na gCeithre Maistrí	4th November
<b>Tipperary</b>	Dundrum House Hotel	8th November
<b>Cork</b>	Rochestown Park Hotel	15th November
<b>Kilmore</b>	Pastoral Centre	17th November
<b>Monaghan</b>	Four Seasons Hotel	18th November
<b>Buncrana</b>	Gateway Hotel	22nd November
<b>Galway</b>	Maldron Hotel	23rd November
<b>Claremorris</b>	McWilliam Park Hotel	24th November
<b>Nenagh</b>	Abbey Court Hotel	29th November
<b>Tralee</b>	Carlton Hotel	30th November
<b>Co. Limerick</b>	Devon Inn, Templeglantine	2nd December

# Recognising and Avoiding Email Scams

Email provides us a convenient and powerful communications tool. Unfortunately, it also provides scammers and other malicious individuals an easy means for luring potential victims. To protect you and your school from these scams, you should understand what they are, what they look like, how they work, and what you can do to avoid them.

Failure to implement these recommendations may leave you vulnerable to identity theft, information theft, the abuse of your computer for illegal activity, the receipt of illegal merchandise and financial loss.

## Recognising Email Scams

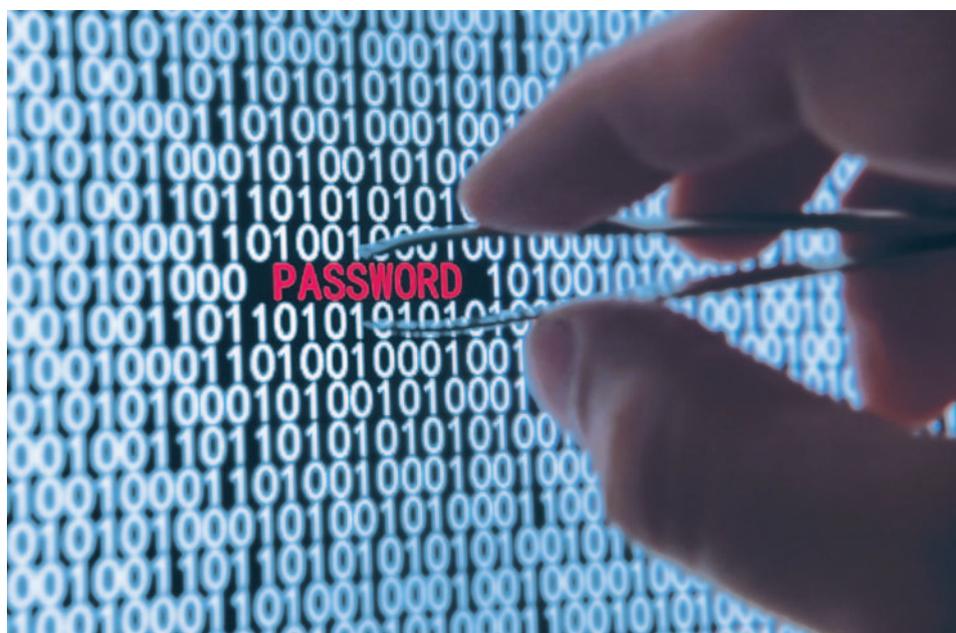
Unsolicited commercial email, or “SPAM”, is the starting point for many email scams. Before email was created, a spammer had to contact each potential victim individually by post, fax, telephone, or through direct personal contact. Email has changed the game for scammers. Scammers only need to fool a small percentage of the tens of thousands of people they email for their plan to pay off.

Many email scams have existed for a long time and are merely recycled. The most common are chain letters, easy money, health and diet scams and “Guaranteed” loans or credit.

## Phishing Email

Phishing emails are crafted to look as if they’ve been sent from a legitimate organisation. These emails attempt to fool you into visiting a bogus web site to either download malware (viruses and other software intended to compromise your computer) or reveal sensitive personal information.

For example, the recent emails that many computer users received looked like they were sent from AIB



with an alarming subject line “Account locked”.

The email is sent as SPAM to tens of thousands of recipients. Believing the email to be real, some of the recipients will click the link in the email without noticing that it takes them to a web address that only resembles the address of AIB.

A bogus site will look astonishingly like the real thing, and will present an online form asking for information like your account number, your address, your online banking username and password – all the information an attacker needs to steal your identity and raid your bank account.

The following recommendations can minimise your chances of falling victim to an email scam:

- **Don’t trust** unsolicited email
- **Treat email attachments with caution**, even from people you know
- **Never click links** in email messages from people you do not know.
- **Do not respond** to an unsolicited email
- **Do not give out ANY personal or security details**
- **Never click on an “Unsubscribe” option**, however tempting they may be. This is often just another method for collecting valid email addresses
- **Ensure your Anti Virus software is up to date** on your school’s PC’s or Laptops

# Pupil Personal Accident Insurance – 30% discount available when renewing online



As the leading School Insurer in the country, we have used our experience and expertise to put together a Pupil Personal Accident policy that best fits your school. Others may claim to be similar but on closer inspection the gap in their cover (2 years time limit on which insured expenses can be claimed) could expose parents to a financial shortfall, particularly in the case of long term dental expenses.

## Why do we need Pupil Personal Accident Cover?

### For Parents – Covers ongoing dental and medical expenses

An accident can be a very traumatic time for pupils and parents alike. We at Allianz aim to minimise this trauma by eliminating the medical and/or dental expenses resulting from the insured accident and so enabling the parent to concentrate solely on the welfare of their child.

### For Schools – Reduces the possibility of legal action

In the event of an injury to a pupil in your school, the Allianz Pupil Personal Accident Policy will cover the resulting medical and/or dental expenses regardless of blame, greatly reducing the need for and therefore possibility of legal action being taken against the school.

## Why is the Allianz Pupil Personal Accident Policy the best fit for your school?

### 1 Claims

The Allianz Pupil Personal Accident

policy is unique in that it is the only Pupil Personal Accident policy in Ireland which will provide on-going medical and/or dental expenses following an accident for an unlimited period of time (\*subject to the policy limit of €30,000 for each).

Our competitors put a 2 year time limit in which insured expenses can be claimed, after which date the parent/guardian is left to bear any subsequent costs. This benefit is particularly relevant for dental expenses where children may require further treatment for years to come, potentially leaving the parent severely out of pocket for an insured accident.

### 2 Real reward for Arranging cover online

This renewal we are offering a 30% discount on the Pupil Personal Accident premium (as outlined in table across) when cover is arranged online. This discount represents real savings in a time of economic

uncertainty. Arranging cover online is easy. Simply log on to [www.allianz.ie/schools](http://www.allianz.ie/schools), proceed to the Pupil Personal Accident section of the website and purchase your policy.

### 3 Separate benefit limits for Medical and Dental Expenses

The Medical and Dental expense benefits have separate limits of €30,000. This means that a claim under the dental expenses benefit will not affect the amount that can be claimed under the medical expenses benefit and vice versa. This increased protection is unique to the Allianz Policy.

### 4 Our proven track record in handling claims efficiently, with the schools best interest in mind

Unlike other Pupil Personal Accident Insurers, Allianz as the leading Insurer of schools in the country have a special interest in seeing claims settled quickly and effectively under the Pupil Personal Accident



(where you will be treated within 1 hour) instead of being restricted to the public hospital system. Clinics are located in Dublin – Swords, Glasnevin & Dundrum, and Cork City – Gate Mahon. For further details [contact 1890 866 966](tel:1890866966) or visit [www.vhi.ie/swiftcare](http://www.vhi.ie/swiftcare).

**Staff Personal Accident**

Schools who have an Allianz School Protection Policy (this refers to your school insurance Policy rather than the Pupil Personal Accident Policy) automatically have Staff Personal Accident Cover included in their Policy. Therefore, there is no need to take out a separate Staff Personal Accident Policy. See separate article in this issue of our Schools Journal in relation to increased benefits.

If you have any further questions you can contact our dedicated Pupil Personal Accident Team on **01 613 3900**. Alternatively, please contact your local Allianz Business Executive (*details below*).

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**The benefits provided under the Pupil Personal Accident policy are as follows:**

1	Death by accident	€30,000
2	Permanent total loss of sight in one eye or use of one limb	€100,000
3	Permanent total loss of sight in both eyes or use of both limbs or permanent total disablement	€150,000
4	Total and irrecoverable loss of hearing in one ear	€30,000
5	Total and irrecoverable loss of hearing in both ears	€100,000
6	Medical expenses not recoverable from any other source	€30,000
7	Dental expenses not recoverable from any other source	€30,000
8	Hospital Confinement – €20 per day (maximum 90 days)	up to €1,800

**Details of premiums outlined below**

Options Available	Requirements	Cover Type	Cost
Option A – All Pupils	All pupils must be included and the level of cover must be common to all pupils.	School Activities only 24 Hour basis	€4 per pupil €7 per pupil
Option B – Specified Pupils	Each pupil can chose the cover they require.	School Activities only 24 Hour basis	€5 per pupil €8 per pupil

Policy. The effective handling of claims under this Policy reduces the possibility of legal action being taken against the school which would serve only to take up the schools time and resources and may incur significant legal and other expenses .In addition, the benefits provide financial protection to parents (subject to policy limits) in the event of an insured accident.



**VHI Swiftcare Clinics**

We have recently partnered with VHI Swiftcare clinics to offer you increased choice. Since September 2009 the pupils insured under the Allianz Pupil Personal Accident Policy can use the very efficient VHI Swiftcare clinics

# Work Experience Programmes

We appreciate that work experience is a very important part of the educational development of a student. The right type of work experience can help prepare a student for his/her future career or at least open their eyes to a life beyond the school walls. This can in turn have a very positive effect on their remaining days in school.

While we recognise the obvious benefit of work experience programs, we also appreciate the burden placed on schools in arranging placements with employers. In this regard we set out below a number of points, which you may find to be of assistance:

- 1 It is important the school requests the following information when contacting local employers for support in placing students with them:
  - business/occupation of the employer
  - the type of work the student will be asked to carry out, and
  - details of safety precautions that will be put in place, including supervision/monitoring of the student when participating on work experience
- 2 In cases where the parent/student have arranged their own work experience placement, the school should still ascertain the same information as detailed in 1 above.
- 3 The teacher responsible for arranging the work experience program in the school, should be satisfied with the above information before confirming placement with the student and employer.

**When an employer confirms agreement to facilitate a student on work experience, the school should follow this up by issuing 'Letter A' below which can also be found on our web-site [www.allianz.ie/schools](http://www.allianz.ie/schools).**

## LETTER A

"Work Experience is part of the career education programme at this school. The insurance policy held by the school indemnifies the Board of Management against any legal liability it incurs in connection with the participation of students in the Work Experience programme. In the case of employers who provide opportunities for Work Experience for our students, they are normally indemnified by their own insurance policies.

It is normal practice within the insurance industry for insurers to provide the appropriate indemnity to employers who facilitate Work Experience programmes. Moreover, our experience has been that insurers make no additional charge for including students under an employer's policy. However, should an additional charge be levied, the Board of Management will reimburse the employer".

Under the Public Liability Section of our Custodian School Protection policy there is an extension providing cover in respect of 'Work Experience'. The cover provided is an indemnity to the school in respect of their legal liability arising from or in any way associated with any work experience schemes organised by them or in which they participate including an indemnity to an employer in respect of the performance of such work by any student of the school. The

indemnity provided to the school and the employer is subject to the terms Definitions Conditions Exclusions and limitations of the policy.

In the event the school receives a request to issue a letter confirming cover provided to the employer, as outlined in the previous paragraph, we recommend the school issue 'Letter B', which again can be found on our website [www.allianz.ie/schools](http://www.allianz.ie/schools).

## LETTER B

"We wish to confirm that under the Public Liability Section of our school insurance policy our Insurer provides an indemnity to the school in respect of our legal liability, as defined in the policy, arising from or in any way associated with any work experience schemes and transition year placements organised by the school or in which we participate, including indemnity to any employer in respect of the performance of such work by any student, subject always to the terms Definitions Conditions Exclusions and limitations of this Section and our Policy."

If you require any additional information in relation to any aspect of this article, please contact our Education Team at **01 613 3966**, your local Allianz Representative or your Insurance Broker.



# Legal Review

At this time of year with schools reopening, we have included some cases which were settled without going to trial. All of these cases center around defective premises and it is with this in mind that we have included them to encourage schools to have a good look around their premises and hopefully spot defects before accidents happen.



**Gerry O'Toole**  
Claims  
Relationship  
Manager

## Case 1

In this case, it was a simple accident arising out of a trip and fall which resulted in a nasty laceration to a pupil's knee. On the day, the pupil turned to go in another direction and tripped in the area of a mat placed in front of the exit door. On looking at it initially, everything seemed right where the mat was concerned but when examined closely, it transpired that

there was a 1cm lip in existence which created a tripping hazard. The mat was in a well which had been cut in to the floor to accommodate it to a depth of 3cm. A brass strip had been fitted around the edge of the well. The mat placed in the well measured 2cm which left a lip of 1cm and which led to the trip. 1cm lats were placed under the mat after the accident to bring the mat up flush with the rest of the floor. The pupil cut her knee on the brass strip resulting in some fairly obvious scarring. The case was allowed proceed as an assessment only as there was no answer to the allegations of negligence set out in the proceedings served on behalf of the pupil.

## Case 2

This case occurred when the school hall was hired out to a third party being a Community Games Committee for the purpose of using it for the finals of some sporting events. The Committee had proof of their own Insurance and everything was in order in respect of same. On the day in question some participants were accompanied by friends who had come along to support them. In between games, one particular individual took it into his head to jump over a low hedge. He landed on the far side of the hedge and caught his leg on a metal bar which had been originally used to support the hedge but had become obsolete once the hedge had grown. A claim was brought on behalf of the injured party against the Community Games Committee and the school being named as defendants in proceedings issued on his behalf. The school presumed at the beginning that it was simply a case for the Community Games Committee's insurers to deal with but that was not the case. The incident arose out of a defect in the insured's premises which was the school's responsibility. The Community Games Committee's policy of Insurance covers their legal liability and would not extend to cover the school. As this was a defective premises claim, it fell to be dealt with by the school's insurers. The metal bar was removed the following day and the claim brought on behalf of the injured party settled once medical reports had been obtained.

## Case 3

In this case we are dealing with an unusual accident. An invitee to the insured's premises was going up the stairs to enter the building. There was a crack in the steps and the injured party's high heel got stuck in it causing her to fall forward only saving herself by putting out her two hands to break her fall. The cracks in the steps were in fact the gaps between the paving slabs used to build the steps. Over time, the

*continued over* →

filling between the slabs had become loose in places and washed away creating the cracks into which the injured Parties high heel fitted and became stuck. She suffered injuries to both wrists and was in plaster for six weeks. On examination of the steps, it was clear that they needed to be re-pointed and the claim was settled.

#### Case 4

This last case occurred when a water storage heater fell to the ground. A pupil was sitting/leaning up against it when it fell and caused a very nasty cut to the back of her leg. The storage heater is obviously of a bulky size and should have been securely fixed to the wall. The Principal and Caretaker

examined the rear of the heater and the wall after the accident and established that the metal fixings had simply been inserted into the plaster wall. When they examined the other heaters in the room, they discovered that the same had been done with these heaters and when pulled, they came away from the wall very easily. The heater was not secured sufficiently to the wall and as a result, this accident occurred. This was a prefabricated building and had been in use in the school for many years. There was no third party (individual or Company who fitted the storage heater) whom the school could pursue for an indemnity in the matter. The injured pupils claim was settled.

## Increased Benefits under the Personal Accident Section of the Allianz Custodian School Protection Policy

At Allianz, we regularly review the levels of cover and benefits to ensure that you are getting the best available insurance package in the market. We are delighted to advise that with effect from 1st September 2010 by way of endorsement attaching to your renewal documentation, we have increased the benefits under Section 7 Personal Accident.

If any member of the board of management/governors, trustees, teachers or other Employees attached to the School suffers Accidental Bodily Injury as a result of an accident in connection with a School Related Activity, the Company will pay to the Insured Person the amount shown in the table below:

Table of Benefits	
Death by accident	€125,000
Loss of sight in one eye or loss of one limb	€100,000
Loss of sight in both eyes or loss of both limbs	€150,000
Loss of hearing in one ear	€30,000
Loss of hearing in both ears	€100,000
Permanent Disability	€150,000

Bodily Injury causing	Limit
Temporary Disability – per week (payable to the School)	€500
Medical, Dental and Optical Expenses not recoverable from any other source up to a maximum of	€30,000

An excess of €125 applies in respect of each and every claim for medical, dental and optical expenses.

It is important to note that the above is a summary of the benefits under Section 7 Personal Accident of the Allianz Custodian School Protection Policy and is subject to terms, conditions and exclusions which are contained in the policy document. Copy available on request.



# Free Prize Draw

## Win this Fantastic Apple iPad

We are giving one of our lucky readers the chance to win an Apple iPad by simply answering the following question:

### Question:

What discount is available if you renew your Allianz Pupil Personal Accident Insurance online at [www.allianz.ie/schools](http://www.allianz.ie/schools)

### Is it:

10%     20%     30%

Please send your answer by either email to [schools@allianz.ie](mailto:schools@allianz.ie) with subject title of the email Competition or post with your name, address and telephone number to:

### The Editor

*Allianz Schools Journal*  
Education Team, Allianz House  
Elm Park, Merrion Road, Dublin 4

Closing date for receipt of entry is  
**Friday 15th October 2010**

*A full list of terms and conditions are available on request.*

# Oil Tank Security

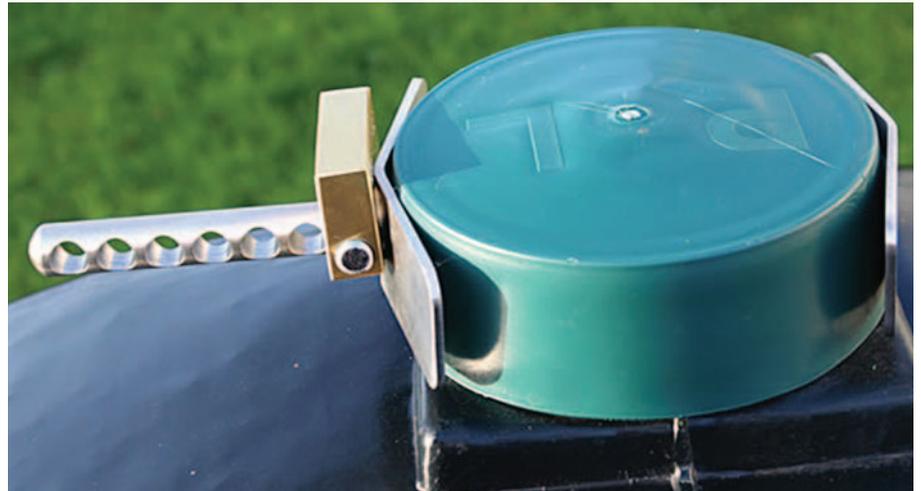
Theft of heating oil has become a growing problem in recent months. A rise in the price of crude oil inevitably leads to a rise in the cost of heating oil and the price of fuel at the petrol pumps. This makes oil a more attractive proposition for thieves who are now targeting fuel tanks at Schools, Parish and domestic properties.



**Neil Tobin**  
Religious Business  
Executive  
South

We outline below some practical steps which can be taken to minimise the risk of your heating oil being stolen.

- The position of oil tanks can have a significant effect on how hard a target it is in the eyes of a thief. If tanks are located close to buildings thieves may consider the chances of being seen too high. However, if the tank is close to a road, path, drive or alleyway then it will be a far easier target
- Fences and walls can make life difficult for the thief. A wooden or metal fence, trellis or wall can give significant protection to the tank. A metal grill or cage with a lockable access point across the top of this wall or fence can further improve security
- Defensive planting is nature's way of helping to reduce crime. Prickly shrubs can, if planted around your tank, provide an effective and decorative thief proof barrier
- Check the level of fuel regularly so that you are sure that none has gone missing and you always know how much you have in the tank
- Thieves will generally come equipped with a limited range of tools to attack your tank, so it is worth spending a little more on good quality locks.



Close shackle padlocks are the best as they offer most resistance to the most popular of burglar tools – the bolt cropper. Most tanks can be locked at the inspection cover. There are also lockable filler caps available that can be retrofitted to oil tanks

- Install security lights that come on when there is movement in the vicinity of the oil tank. This will deter thieves who prefer to operate in the dark
- Consider having a simple alarm system fitted. An inexpensive infra-red model will alert you if there is an intruder on your property and deter a thief
- Remote electric oil level gauges are now available which will set off an audible alarm if the oil level in the tank suddenly drops or falls below a quarter full. These gauges can be located in the kitchen, utility room or wherever most convenient within the building

- Always be vigilant. If there is a tanker or suspicious vehicle in the area ask yourself what are they doing. Listen for the sound of an electric pump coming from the vehicle as this is how thieves may siphon fuel from the tank
- Consider installing security gates at your property. This will make it harder for thieves to gain access and protect the area where your oil tank is kept
- Extending an existing CCTV system to include coverage on the oil tank will provide additional protection
- Report any suspicious activity to the local Gardai

The above are general guideline only and should be "tailored" to suit the requirements of each property. Further assistance can be obtained from your local Allianz Representative.

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