

SCHOOLS

JOURNAL

10/2017

Catching a Rising Star

Slips & Trips Part 2

No Name Club! Video



Dear Friends

We are very aware of the financial constraints that many schools are experiencing and in our last Journal we explained in some detail the various components that effect how premiums are calculated. There has already been some reduction in rates during 2004 and due to a further improvement in claims costs we are very pleased to announce that with effect from 1st January 2005 school rating levels will be reduced further.

In this edition we profile Irish ballerina Monica Loughman who is a success story with a difference. This 25 year old Dublin girl has set a precedent by being the first ever foreigner to be admitted to the Tchaikovsky Perm State Ballet and

she was aged just 14 when she did so. Allianz are proud to be helping a young Irish person to succeed in one of the toughest careers in the world.

A regular feature in our Journal covers the activities of Cumann na mBunscoil whom we have been associated since 1994. In this edition, we report on a selection of finals from around the country.

We also report on the Allianz Scoil Treasa Naofa Awards which this year were held in Belfast and were presented by John Hume, Nobel peace laureate. These awards honour individuals or groups who have made outstanding contributions towards enhancing educational opportunities for children in disadvantaged areas or helped in the furtherance of childrens' education on the island of Ireland.

From a risk management perspective we feature guidelines for implementing security in PCs with internet access in schools. These guidelines are intended to assist schools in drawing up an appropriate computer user policy.

We also conclude our article on Slips/ Trips and Falls part one of which was included in our last Journal.

Our "Legal Review" looks at some school accident cases which were settled in the Courts within the last 6 months.

I hope you find this edition of our Journal to be of interest and assistance to you. If there is 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.

If you have a query regarding your school insurance and wish to contact us by e-mail, our address is education@allianz.ie. Please quote your policy no. in the subject title of the e-mail.

Yours sincerely

Michael Nolan
Member of the Board of Management

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Cover Picture:
Trees in Autumn.



Allianz Cumann na mBunscol

Allianz INTO Mini Sevens Waterford West Final

At the beginning of October Lismore were successful victors of the Mini Sevens Western Final 2004. They beat Abbeyside by 1 point and it was a very exciting match. The games were played at Abbeyside – Ballinacourty GAA grounds. En route to the final Lismore played Dungarvan and won by a point also. Abbeyside had a convincing semi-final win over Ballymacarbery, by a margin of four points.

Coming of Age

Many players who have graced the fields in the Cumann na mBunscol primary leagues are graduating to become Kerry minors and seniors. Declan O Sullivan plays for the Kerry seniors today and no fewer than 11 of the present Kerry minor panel have played in the Cumann na mBunscol primary leagues for the Kingdom. These minors played in 1998 and 1999.

25th Anniversary

2004 is the 25th anniversary of Cumann na mBunscol An Mhí. The events concluded with a presentation and celebratory function in the Newgrange Hotel, Navan on Friday the 12th November.

Football in Tuam

The Kilconnell N.S. football team took part in the Allianz Cumann na

mBunscol mini-sevens at Cappataggle. With wins over Castlefrench, Fohenagh and Eyrecourt, they reached the final with neighbours Cappataggle. In the final the team got off to a good start and won easily. They have now qualified for the finals in Galway for the first time.

The Kilconnell team was: Gary Lohan, Owen Ward, Emmet Leonard, Keelen Beckett, Dillon Murray, Alan Lohan, C. Donnellan. Subs: Brian Quinn, D. Glennon, Liam Headd and Aidan Connelly.

Louth Finals Day

The finals of the Cumann na mBunscol competitions took place in Drogheda in early October and, as ever, the twelve participating teams produced some entertaining fare. The north Louth area did well in the six deciders which were played with wins for Monksland, Scoil Eoin Baiste and Knockbridge. Also among the winners were Louth and Darver. Presentation Girls, Drogheda flew the flag for the south of the county. Monksland N.S. winners of Corn Cholaiste Bhríde, Stabannon N.S. runners-up. Scoil Eoin Baiste, Dundeealigan winners of Corn Setanta, Tullydonnell N.S. runners-up. Presentation Girls N.S., Drogheda winners of Corn Oriel, Redeemer Girls N.S., Dundalk runners-up. Louth N.S. winners of Sciath Uí Dhuinneachdha, Dillonstown N.S.

runners-up. Knockbridge N.S. winners of Sciath Mhic Raoise, Tullyallen N.S. runners-up. Darver N.S. winners of Corn Bhrian Mac Craith, Muchgrange N.S. runners-up.

Carlow Finals

A number of schools enjoyed some historic moments when the finals of Carlow Allianz Cumann na mBunscol were played in Dr. Cullen Park. Bishop Foley N.S. won a record sixth consecutive title, but pride of place must go to Newtown Dunleckney who won both the Boys Division 3 and Girls Division 2 finals. For three of their players, Alyson Kearns, Margaret Murphy and Marie Kehoe they set their own small piece of history by taking winners medals in both the boys and girls. Bennekerry won the Division 2 Boys title for the third time in a row, while there were scenes of joy as Grange N.S. won their first ever Girls title defeating Rathmore in the Division 4 final. The boys from Ballymurphy played some of the best football of the day in winning the Division 4 title. With thirteen teams entered in the Girls Division 1 championship it was a case of unfinished business as both the 'A' and 'B' finals had to be deferred to a later date, while the Boys Division 1B final has still to be played.

Slips & Trips

Slip and trip incidents can be prevented; they are not inevitable. This article concludes our look at this topic part 1 of which was first featured in the last issue of the Journal and part 2 now deals with Cleaning and Catering which will have particular relevance to the large schools and colleges with kitchens/canteens

Responsibility

Slips, trips and falls on the level are the most common cause of major injuries in workplaces and schools are no different in this respect.

Slip and trip incidents can be controlled, provided sufficient attention is given to the nature of the work environment and the organisation affords them sufficient importance.

Cleaning & Catering

Education employers should decide what they need to do to manage and supervise the work of catering and cleaning staff. They should train staff as to how the work should be done and the precautions that need to be taken to reduce the risk of slip and trip incidents occurring. Relevant issues include:

- what equipment should, or should not, be used;
- personal protective equipment (PPE) to be used and who will provide it;
- working procedures;
- the number of people needed to do the job;
- reporting of incidents and keeping records;
- training of employees.

Detailed procedures for cleaning spillages and carrying out routine cleaning of floors (including the selection and use of cleaning products appropriate to the surface and or finish; chemicals; and equipment such as appropriate PPE) should be in place. Wet cleaning of floors routinely

results in the floor possibly taking over five minutes to dry, and can result in very slippery conditions which are often as slippery as a significantly wet floor. To reduce the risk of slip and trip incidents happening it is important to ensure that floors are dried as far as reasonably practicable after cleaning, before allowing pedestrians onto it – for example, before halls are used for evening classes.

Adequate lighting is also an important factor in preventing slips and trips. Poor lighting can obscure slip and trip hazards while excessively bright or incorrectly placed lights can cause glare and can again obscure hazards.

Footwear plays an important role in preventing slip incidents. Establishing a “sensible shoe” policy (for example, flat shoes that enclose the whole foot, not sandals or sling-back shoes) has been shown to make a significant impact on reducing slip and trip injuries.

What if an Accident Occurs?

If an accident does occur, it can have a serious effect, not just on the unfortunate victim, but also on the morale of teachers/pupils. An accident may also give rise to a claim against the Board of Management if the injured person considers that the school was negligent or in breach of its statutory duties. This is the legal liability against which the school’s liability insurance policy protects.

Many accidents lead to employers’ liability claims. Your insurance policy obliges

you to give your insurer every assistance in investigating and dealing with claims.

Apart from your contractual obligations, it is in your own interests to help your insurer by taking certain steps immediately, if an accident occurs.

Here is what you should do:

- record the accident in the accident book immediately.
- notify your insurance company or broker promptly.
- if at all possible, do not disturb the scene of the accident until your insurer has had a chance to visit the workplace and assess what happened. If it is necessary to move equipment or clear up after an accident, take a photograph of the scene of the accident before doing so.
- if there were any witnesses to the accident, get brief statements from them as to what they saw. It is much easier for people to remember and explain what they saw soon after it happened than to recall events accurately a long time afterwards.
- if any allegation of negligence is made by the injured employee or anyone acting on his/her behalf, either immediately after the accident or in correspondence, make no admission of liability but pass on details, including any letter of claim, to your insurer straight away.

That concludes our look at Preventing Slips, Trips and Falls in Schools.

Cleaning & Catering Areas

Kitchens

- Provide suitable equipment to avoid spillages (from cooking, washing etc)
- Provide edged work surfaces to contain spillages
- Ensure good ventilation to avoid smoke/steam and condensation
- Ensure staff wear suitable footwear
- Clean spillages and pick up food contamination immediately
- Dry floors effectively after cleaning
- Ensure good housekeeping around bins

- Provide suitable floor surface
- Clean floors with appropriate products for surface after work has finished
- Display suitable warning signs re wet floors/stairs while cleaning is in progress
- Remove warning signs when cleaning/drying is complete

Canteen Areas

- Ensure staff wear suitable footwear
- Clean spillages immediately
- Use safe cleaning methods

- Provide suitable floor surface
- Clean floors when pupils/students have left
- Display suitable warning signs re wet floors/stairs while cleaning is in progress
- Remove warning signs when cleaning/drying is complete.

If you need any further information please contact our Education Team on 01 613 3966 or your local Allianz office.

Sources: IIF & HSE (UK)

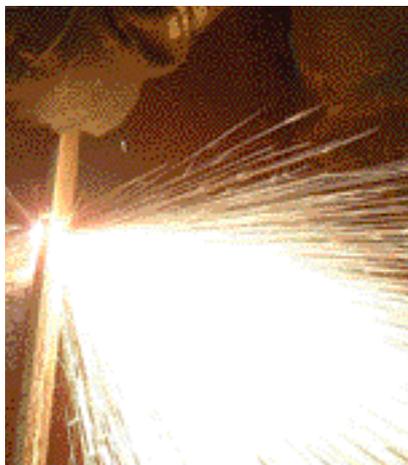
Hot Work

In the past twelve months there have been a number of serious fires in Schools arising out of improper use of arc welders, oxygen/acetylene torches, blow torches and other similar equipment using naked flame.

Construction, renovation, maintenance and repair work may, from time to time, require the use of such equipment which, in turn, creates an additional risk of fire at the premises.

Where possible all such work should be carried out by a “bona fide” contractor carrying their own separate insurance. However, whether the work is being done by a contractor or by a staff member, there are some basic precautions which should be taken to reduce the risk of loss or damage, irrespective of who carries out the work:

1. The Safety Statement prepared by the School should incorporate provisions for the carrying out of “hot work”.
2. Only allow suitably qualified persons to carry out such work
3. Provide the contractor with a copy of the Safety Statement prior to commencement of work.
4. All “hot work” should be made



subject to a “hot work” permit. In most cases the person issuing the permit will be the project supervisor appointed by the School in accordance with the Safety, Health and Welfare at Work (Construction) Regulations 1995.

5. Prior to the start of any such work, ensure that:
 - (a) Precautions have been taken to protect combustible walls, floors and ceilings.

- (b) There are no combustible materials in the immediate vicinity of the work.
6. Ensure that the equipment is never left unattended while in use.
 7. Station a person, who is not directly involved in the work, trained in the use of fire extinguishing appliances in the vicinity of the hot work operation for the duration of the work and for 60 minutes thereafter, with frequent monitoring during the following 3 hours.
 8. Locate appropriate portable extinguishers in the vicinity of the hot work operation for the same period.

It is important to bear in mind that where work is carried out by a contractor under the Royal Institute of the Architects of Ireland (RIAI) form of contract, the contractor will be responsible for damage to the contract works only resulting from a range of specified perils (including fire), with the Employer (the School) being responsible for any such damage caused to the existing property, even where such damage is caused by the contractor. Consequently, claims for any such damage to the existing property will be dealt with under the School’s insurance.

For further information please contact our Education Team on 01 613 3966 or your local Allianz office.

Security Guidelines for Computers

Guidelines for implementing security on PCs with Internet access in Schools.



Undesirable/improper use of PCs is most likely to occur during any periods of unsupervised access. Adequate levels of supervision are therefore key to preventing any such undesirable/improper use.

However, in view of the extent to which schools wish to encourage pupils to utilise modern technology, concentrated supervision at all times may not be a practical proposition. To be in a position to successfully defend any claims which might arise as a result of such undesirable/improper use, a school would need to be able to demonstrate

that reasonable precautions were taken. The under noted guidelines are intended to assist schools in drawing up an appropriate Computer User policy.

Computer User Policy

- Each School should have a written policy in relation to usage of PCs. The policy should address what is deemed to constitute acceptable and unacceptable use of any machine.
- The policy should include the consequences of any breach of the school PC user policy.
- A copy of the policy should be clearly

displayed beside each machine, together with a notice stating that acceptance of the policy is a pre-condition to using the machine.

Physical Security

- Where possible PCs should be located in a room which can be locked outside of School hours.
- Such restricted access after hours will assist in avoiding excessive telephone costs from unauthorised internet use, with the added benefit of making theft of/damage to the PCs more difficult
- A room with a window will facilitate detection if any machine is in use without permission during school hours

System Security

A PC security officer should be appointed in each School. The security officer should have responsibility for:

- Implementing and overseeing the School policy on PC usage and Internet access.
- Reviewing access reports on a regular basis.
- Ensuring that all software used for security and prevention/detection of improper use is maintained and kept up to date.

Control over Internet Usage

- Specific Software should be installed on PCs to prevent access to websites which are deemed unsuitable.
- Restriction of access to websites should complement the school policy.
- The security officer should have responsibility for keeping the



software up to date. Reports should be reviewed periodically to ensure students are only accessing appropriate sites.

- Implementation of a product to restrict access to specific sites should be mandatory if the school policy allows unsupervised access to the machine or if unsupervised access is likely to occur.

Websites

Websites can be created in software facilities (such as “Word”) and saved as HTML. Assuming schools encourage students to develop and maintain a website, it would be extremely difficult to prevent development of an undesirable or offensive website without

on-going and constant supervision.

- Undesirable sites hosted locally can be detected by regularly reviewing the webpages cached on the machine and using the find utility to locate all HTML pages saved on the machine.
- Hosting of sites on the Internet using a free service cannot be prevented, but the Service Provider should be exercising some controls through the registration process and or content checking. The school computer User policy should address this issue

Anti-Virus Protection

Anti Virus Software should be installed on all PCs. The security officer should be allocated responsibility for keeping the software up to date. Up to date Software will prevent the receipt and

re-transmission of viruses.

Note: Software may not detect new viruses created on the machine or installed on the machine using a diskette. Here again the school Computer User policy should address this issue.

Installation of Unauthorised Software

Installation of unauthorised and unlicensed software is very difficult to control unless a PC Security Product is installed or the PC provides some native security. All PCs should be reviewed regularly for unauthorised software and software removed if appropriate.

If you require more information on this issue please don't hesitate to contact your local Allianz office or representative.

School Premiums set to reduce in 2005

In the past few years we have featured a number of articles explaining the reasons for premium increases due to the resultant difficult insurance market conditions. In recognition of our long-standing relationship with, and provision of protection for schools, we endeavoured to limit any such increases in premiums and restrictions in cover to the minimum. As a consequence the levels of rating increases applied to schools were significantly lower than those which applied to “commercial” risks by the insurance market in general.

We also recently featured an article explaining how school premiums are calculated and the factors which affect these calculations. Claims costs represent a significant factor in relation to premiums and as a consequence of an improvement in underlying claims costs, there has already been some reduction in school rating during 2004. Furthermore, we are very pleased to announce that with effect from 1st January 2005, school rating levels will be reduced further, the overall cumulative effect of these

changes for the majority of schools will result in a rating reduction of up to 10%

In our last journal we outlined our new Custodian School Protection Policy which provides wider cover and greatly enhanced policy limits – all at no extra premium. As your policy falls due the new policy document and a summary of the cover will be issued with your renewal papers. If you need any further clarification please contact your local Allianz representative.

Legal Review

A regular feature of our Schools Journal is the review of school accidents which have been settled in Court. The following are a sample of cases that have been settled in the last 6 months.

CASE 1:

The Plaintiff, a 13-year-old boy attending a college was injured in 1995 during a hurling practice session. He was hit in the face by a hurl and suffered significant dental injuries. He was not wearing a helmet with a face protector at the time of the accident as he had loaned it to a relative. The school was sued for its failure to ensure that pupils wore face protection while participating in hurling. The GAA were also sued for its failure to make the wearing of face protectors mandatory for under 18s. (The wearing of face protection became mandatory for under 18s earlier this year). The case was settled at hearing for €25,000 plus costs with the GAA to contribute €10,000.

CASE 2:

In 2001 the plaintiff, an 11 year old schoolgirl was knocked down by a bus at a pedestrian crossing whilst returning to school from church. She sustained a fractured ankle requiring internal fixation. The plaintiff sued both the school and Dublin Bus. The allegations against the school were inadequate supervision and allowing the pupil cross the road when it was unsafe to do so. The allegation against the bus driver was that she drove through a red light.

After hearing the evidence Judge Lindsay found for the plaintiff and awarded her €27,478. She found Dublin Bus 100% and awarded us costs.

CASE 3:

In 1997 the plaintiff, aged 9 fell in the schoolyard during lunch break suffering a laceration to her knee leaving her with permanent scarring. It was alleged that she was standing in the yard and was knocked to the ground by another child. There were also allegations concerning lack of supervision. Supervision was 1:10. We denied liability and held firm on the day of hearing. Prior to the case being called on the plaintiff agreed to withdraw the claim if we paid our own costs. The matter was ruled accordingly by Judge E Dunne.

CASE 4:

In 2001 the plaintiff, aged 11 years was injured at lunchtime on the school yard. At the time he was one of a group of pupils playing a dangerous game called "launching". The pupils were careful not to let the supervising teacher observe the game. The plaintiff suffered a fracture to the right elbow. The ratio of supervision was 2:102 and Judge Buttimer held the school liable for their failure to be aware of the pupils participation of this dangerous game. She held the plaintiff 50% contributory negligent. Damages were assessed at €32,000 and the plaintiff was awarded €16,000. We are appealing the decision.

CASE 5:

A 9 year old pupil claimed for an eye injury following what was held to be an accidental collision with another pupil. Misbehaviour between the pupils was blamed by the claimant. They also claimed for a nose injury when the pupil tripped during PE class. The Judge held that the room was suitable and a genuine accident had occurred.

CASE 6:

A 9 year old pupil broker her nose in collision with another whilst running around in a large shed. The shed area was found to be out of the supervisor's view and an award of €12,697 has been made. We have lodged an appeal.

CASE 7:

Pupil ran into door while playing basketball. Scar on forehead. Dismissed as Judge deemed there had been proper supervision and it was a pure accident.

CASE 8:

Pupil tripped over a school bag in unsupervised classroom. 5-year-old broke leg. Awarded €5,500.



Allianz Supports 'No Name! Club' Video

The 'No Name! Club' is a voluntary club organised by young people for young people with the help and guidance of adults. It was founded in Kilkenny 25 years ago to provide an alternative to pub culture for young people in Ireland, and seeks to demonstrate a lifestyle in which the use of alcohol or drugs is seen to be unnecessary to the enjoyment of a good, happy, cheerful social life. Members of the 'No Name! Club' learn through experience that they can make friends, enjoy social outings and have great fun in a warm, friendly and healthy atmosphere without the use of alcohol or drugs.

The organisation has 30 clubs nationwide. Each club is supported by between 10 and 20 adults, with anything up to 40 "hosts and hostesses" drawn from third-year and transition year students. Its country-wide network caters for more than 9,000 young people, 900 hosts and hostesses and 500 adults. Its national development plan is targeting new areas for growth, including schools.

Celebrating 25 years

To mark its 25th anniversary, the 'No Name! Club' launched a promotional video. The video, also available in DVD format, was sponsored by Allianz, and is designed to act as a promotional and educational tool to encourage schools and new areas to start their own clubs.

The 16-minute film includes background information on the club's history and growth and offers practical advice on setting up and running a 'No Name! Club'.

Brendan Murphy, Group CEO of Allianz Ireland, spoke at the launch and explained why Allianz chose to be involved with this venture; "As Ireland's largest schools' insurer we are delighted to be associated with the 'No Name! Club'. From our perspective, the 'No Name!' is about providing positive alternatives to our young people – alternatives where drink is not a necessary lubricant to either fulfilment or enjoyment.

"Allianz is committed to the concept of providing positive alternatives for young people. Our involvement with primary school children through sporting activity in association with Cumann na mBunscol, and our long association with young adults through our Allianz Hurling & Football Leagues, is, we believe, a powerful example of where our programme of sport provides alternative recreational and development activity for young people. We see the 'No Name! Club' as a fine extension of our existing programme.

"Also, from our perspective, there is a direct insurance link or justification for our involvement with the 'No Name! Club'. The appalling carnage on Irish

Above left: An Taoiseach, Bertie Ahern TD with Brendan Murphy, Group CEO Allianz Ireland and hostess and host 2004, Maria Walsh and Cian MacCormaic.

above: Eddie Keher, former All-Ireland Kilkenny hurler and founding member of the 'No Name! Club', thanks all attendees for their support.

roads most affects our young people and very often alcohol is a contributing factor. The 'No Name! Club', by providing a balanced and positive set of alternatives to our young people, has, in our opinion, an obvious contribution to make and Allianz is privileged to be involved."

The video was launched by An Taoiseach Bertie Ahern TD and many of those featured on the video – Garda Commissioner Noel Conroy, GAA stars Jason Sherlock and DJ Carey – appeared at the launch to support and promote the video.

Eddie Keher, All-Ireland-winning Kilkenny hurler and one of the founding members of the 'No Name! Club', thanked all participants for their support. "The 'No Name! Club' has grown significantly over the years," said Mr. Keher, "and I have no doubt that this video will help us to grow the organisation further and provide an outlet for even more young people to enjoy themselves in an alcohol free environment."

Further information on the 'No Name! Club' is available at www.nonameclub.ie

Catching a Rising Star

If anyone knows about meeting a challenge head on, it's Monica Loughman. The young ballerina from Santry, Co Dublin has risen to more of them in her twenty-five years than most of us will in a lifetime.



Not alone did she set a precedent by being the first ever foreigner to be admitted to the Tchaikovsky Perm State Ballet, but she was aged just 14 when she did so.

Once there, her dedication and application saw her rise through the ranks to become one of the company's principal dancers.

Irish audiences have since seen her in action in performances of Swan Lake and Romeo and Juliet with the Perm State Ballet in Dublin's Point theatre, as well as playing the lead role in Giselle in Cork, as a guest artist of the Russian State Ballet.

Making Fairy Tales Come True

But while her rise to the top in classical ballet has the kind of fairy tale that would not be out of place on stage, it hasn't been all bouquets and ovations however. It was an uphill slog from the word 'go'.

"Being away from home so young meant homesickness was inevitable. It was compounded by the sheer difficulty of being a foreigner who didn't speak the language and who had little training," Monica explains.

She persevered, and succeeded in the years that followed. But darker moments were to come with the death of her beloved mother shortly before Monica's triumphant performance in the Point, a

commitment she had promised her mother she would keep.

Her parents' pride in her has always given her much of the drive she needed to succeed in her chosen career. Her desire was to show them, as she says, "that they hadn't lost their little girl for over a decade for nothing!"

Critical Acclaim Not Always Enough

Today, though she has gained the critical respect of peers and audiences alike, there is one thing Loughman hasn't yet attained – financial security. Her earnings in Russia, at around €150 a month, are just enough to pay for her rented accommodation, leaving her still dependent on support from home.

It's a subject that caused Loughman to reach a particularly low ebb after one of her Irish performances. Despite three preparatory months of hard slog, she was left with a net profit of just €80. Clearly something had to be done. "After a performance at the National Concert Hall I saw a list of patrons of the arts, which included Allianz as the sponsor of Business2Arts and the Irish Chamber Orchestra. So I decided there and then to send a letter asking if they would like to support me. It was that random."

Hearing nothing initially, Monica's mood sank further. To be working so hard, for so little return, and having to depend on her father for financial support 'began to grate'.



“In fact, I was at such a low ebb that I was on the verge of quitting. I had actually told my father of my decision when a call came from Allianz to say they would be interested in meeting to discuss the possibility of supporting me. Thankfully, they did!”

“Monica’s story is inspirational,” says Marketing’s Caroline Meany. “She is a young Irish person succeeding in one of the toughest careers in the world. Monica’s story and career success has also endeared her to the Irish public. We are delighted to support someone of Monica’s talent.”

With an autobiography out this autumn, as well as a major new show set to rival Riverdance, Monica’s star, thanks to just a little help from Allianz, is continuing its upward trajectory.



North/South Education Award Allianz Scoil Treasa Naofa Awards

The Allianz Scoil Treasa Naofa Awards, now in their third year, honour individuals or groups who have made outstanding contributions towards enhancing educational opportunities for children in disadvantaged areas or helped in the furtherance of children’s education on the island of Ireland. The awards were the inception of Scoil Treasa Naofa, a Dublin inner city school classified as disadvantaged.

This year’s awards took place in Belfast and were presented by John Hume, Nobel Peace laureate.

Mrs. Anne Kelly, St. Mary’s College, Derry, Professor John Coolahan, N.U.I. Maynooth, and O.B.E. Ms. Christina Noble, of the Christina Noble Foundation, were the recipients of this year’s awards.

Above: Award recipients at City Hall, Belfast, l-r; Adrian Toner, Head of Allianz Northern Ireland, Mrs. Anne Kelly, Professor John Coolahan, Christina Noble, John Hume, MEP, Brian Coen, Allianz Ireland

For further information on awards and award winners, please check out allianz.ie/currentnews

All of the articles in this edition of the Journal are available on www.allianz.ie/allscoil

This website also has many other invaluable tools and information in relation to your insurance cover.

