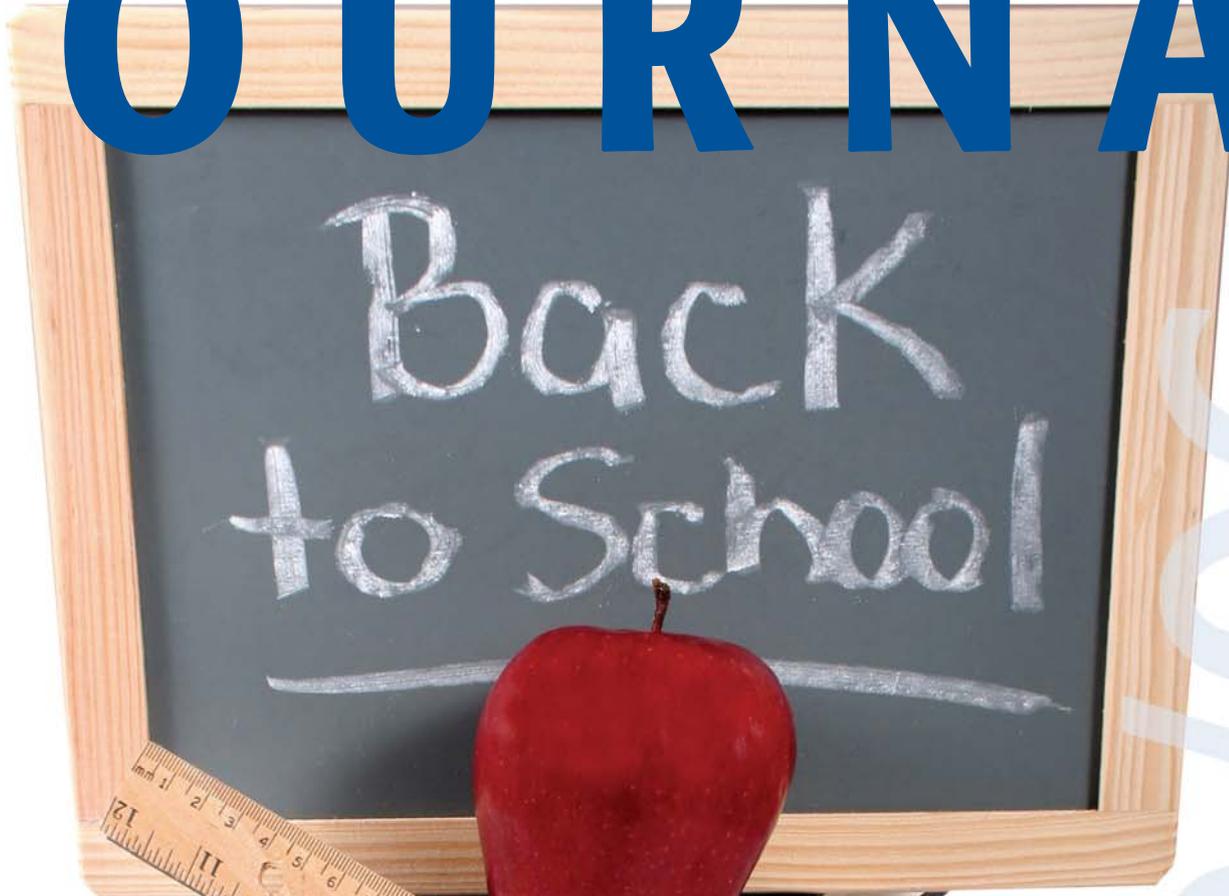


SCHOOLS

JOURNAL



2018

Internet Safety and Security

School Finance

School opens in Banda Aceh



Dear Friends

Welcome to the Autumn edition of our Schools Journal. I trust you all had a well earned break over the summer months.

It is with great sadness that we record the death of our dear friend and esteemed colleague Brian Tobin. His legacy to us all is the total professionalism, commitment and attention to detail that he brought daily to his work. We extend our deepest sympathy to his family and friends.

Enclosed with this issue is a brochure outlining the many features of our Pupil Personal Accident Insurance. We are delighted to be able to advise you that a 30% discount is now available to all schools who arrange cover online

with us through our dedicated schools website www.allianz.ie/schools.

We record the winners of our Ryder Cup Competition and the Allianz DES School Leadership Bursaries.

The control and management of school finances requires that appropriate procedures are put in place to ensure that all income and expenditure is recorded and accounted for in a clear and precise manner. We outline the minimum procedures which should be adopted.

Use of the internet has the potential to be a valuable education tool. There is, however, the potential for misuse of the internet which could ultimately leave the Board of Management exposed to threat of legal action. Some guidelines are provided to assist you in drawing up an appropriate Computer User Policy.

We regularly receive queries regarding the provision of cover for work involving construction, structural alteration, renovation or repair in relation to school property. We discuss the complexities involved regarding compliance with legislation and policy conditions.

A new primary school funded principally by Allianz employees has opened in Banda Aceh. The opening of this new school is one small step towards restoring normality to the people of Banda Aceh after the horrendous consequences of the tsunami of December 2004.

If there is any additional information we can provide in relation to any article 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 email, our address is education@allianz.ie. Please quote your policy number in the subject title of the email. Our dedicated school website is www.allianz.ie/schools. You can also contact our Education Team at 01 613 3941 or your local Allianz Representative.

Yours sincerely

Michael Nolan
Member of the Board of Management

Contents

2 Editorial

3 A Silent Thought

We remember our esteemed colleague and friend Brian Tobin.

4 Risk Management considerations when carrying out work involving construction, alterations, renovations or repair

We discuss issues which arise in relation to Policy Cover and Health and Safety.

6 Congratulations to the winners of our Ryder Cup Competition

5 lucky winners receive a pair of tickets for the International Pavillion at the Ryder Cup.

6 Allianz/D.E.S. School Leadership Bursaries

Winners tell of their fascinating experiences of the model of school leadership in Canada.

7 Internet Safety and Security

Misuse of the internet in schools could leave Boards of Management exposed to threat of legal action.

8 School Finance

We outline minimum procedures which Boards of Management should implement in dealing with school finances.

10 Legal Review

Some recent cases which have been finalised in the courts.

11 School Opens in Banda Aceh

Allianz Employees principally finance a new school in Banda Aceh.

11 Allianz Awards for Services to Education 2006

The awards take place on 28th October 2006.



Cover Picture: Another year over, a new year begun

“A silent thought, a quiet prayer, for a special person in Gods care”

July 1st brought the sad news of the death of our good friend and esteemed colleague Brian Tobin, our Religious and Education representative in the Munster area.



Brian began working in Church & General in the early 1970s and over the next 30 years his career brought him to Eastbourne, Dublin and eventually back to his beloved Cork. During that time he held a number of positions including Religious Business Development Manager, Branch Manager Cork and Area Manager for Munster.

To each of these roles Brian brought his own unique personality and style and he would be the first to say that he derived his most job satisfaction, when he was looking after our Religious and Education customers. To them he brought an unquenchable enthusiasm, dogged determination and a constant search for perfection, all of which were evident throughout his entire career.

Over the past couple of years Brian had to deal with his serious illness on a daily basis and in typical fashion he never allowed it to interfere with his attitude to work or to diminish in the slightest the quality of his endeavours. His courage and sheer strength of character over these past two years were an inspiration to not just his colleagues in Allianz but every person with whom he came into contact.

On the sporting front Brian distinguished himself by winning 3 underage All Ireland medals with Cork before his career was brought to a premature end. He went on however to become a dedicated, and very proud supporter of the Cork Hurling team – how he would have loved to have been cheering them on in their quest for their 3 in a row. Regrettably, neither was to be. His other sporting interests included Cork Constitution, Munster Rugby and of course golf.

To his wife Eileen, his children Jane and Brian we send our prayers and sympathies. His legacy to us all is the total professionalism, commitment and attention to detail that he brought daily to his work. He has set the standard that we all now aspire to attain.

Brian, we will miss you not just as a colleague but as a very dear friend – may you rest in peace.

An dheis Dé go raibh a h-anam dlíis.

Risk Management considerations when carrying out work involving construction, alterations, renovations or repair

We regularly receive queries regarding the provision of cover for work involving construction, structural alteration, renovation or repair in relation to School Property.

There are a number of issues which arise in relation to Policy Cover and Health and Safety which are addressed in this article.

Policy Cover

It is important for all Insureds to realise that the Custodian School Protection Policy **specifically excludes** liability arising from or in connection with such activities, and consequently separate insurance cover is required in respect of work of this nature.

In view of the significant increase in exposure presented by such activities, we always recommend that all such work should be carried out by “bona fide” Contractors experienced in the type of work to be carried out **and** who carry their own separate Public Liability and Employers’ Liability insurances. Taking this approach ensures that claims arising in connection with the work are dealt with under the Contractor’s insurances and do not therefore impact on School premiums.

Confirmation that the Contractor does carry such insurance should be obtained prior to commencement of the work, including the following:

- (a) that cover is provided for the contract
- (b) such insurances are operative and will remain so during the currency of the contract
- (c) the limit of indemnity provided by such insurances is not less than



€1,300,000 any one accident

- (d) such insurances provide an indemnity to the Insured.

Health & Safety

All work of this nature is subject to the requirements of Health and Safety legislation. While there are implications for Insureds under the provisions of the Safety, Health and Welfare at Work Act 2005, for example – Section 17 which requires a person who commissions or procures construction work to appoint a Competent Person to ensure that the work is carried out safely – the principle duties arise under the Safety, Health & Welfare at Work (General Application) Regulations 1993 and the Safety, Health & Welfare at Work (Construction) Regulations 1995 and 2001.

The Construction Regulations apply to;

- All building, civil engineering or engineering work,
- Maintenance work on buildings or services,
- Conversion, renovation or redecoration,
- High pressure cleaning, and all work of a similar nature other than privately commissioned domestic work.

The Regulations impose the following duties on “the person or organisation who commissions the work” – ie School Management

- (a) appoint a “competent” person (or Company) to act as **Project Supervisor** for the design stage – known as **PSD**

(b) appoint a “competent” person (or Company) to act as **Project Supervisor** for the construction stage – known as **PSC**

(c) keep and maintain a **Safety File** as defined in the Regulations and where necessary make it available for the future maintenance, alteration, renovation or other work on the structure. When a property or structure is disposed of the safety file must be passed to the new owner.

The duties of the **PSD** and the **PSC** are defined in detail in the Regulations. The Regulations do not, unfortunately, define the term “competent”. However in practice a qualified architect would be “competent” to carry out the duties of the **PSD** and a “bona fide” contractor experienced in the type of work to be carried out should be “competent” to carry out the duties of the **PSC**.

It is important to be fully aware however that the onus is on School Management to be satisfied that both the PSD & PSC are “competent”. Additionally it must be appreciated that compliance with the Regulations is not optional – it is a Statutory obligation.

Controls

Work of this nature creates physical hazards such as debris, cables/hoses etc over walkways, falling objects, holes in floors and grounds, equipment and use of hazardous materials. The following are examples of measures which should be taken to reduce the potential for losses:

(a) Require a written contract for all work to be carried out, including but not limited to the nature and timing of the work, areas within which it is contained (fencing), pupil requirements, emergency/evacuation procedures, security and welfare facilities.



(b) Provide a copy of your Safety Statement to the Contractor before they commence work on site. This should include controls and rules for contractors, to ensure the protection of health and safety of staff, pupils, contractors and others who may be affected when contractors are engaged in the school.

(c) No cutting, welding, and/or any application of heat (“hot work”), without a written hot work permit. In most cases the person issuing the permit will be the project supervisor appointed by the Insured. We can provide you with a Sample Hot Work Permit System on request.

(d) Scaffolding and other access equipment must be erected and maintained in accordance with current Regulations and Codes of Practise.

(e) Smoking is prohibited.

(f) All entrances and access routes must be kept clear at all times and free from obstruction.

(g) Appropriate signage should be erected.

(h) Implementation of agreed procedures in relation to the storage and use of any hazardous materials. Such materials must be stored and used in accordance with manufacturers recommendations.

(i) Review the Contractors plans for protection of the site including, but not limited to, barricades, fencing, signs, overhead protection for walkways, covers for holes, provision of safety equipment and other measures.

Where you are planning to carry out any work of this nature, it is important that you advise us well in advance of the proposed commencement date so that all issues in relation to insuring the risk can be appropriately addressed.



Internet Safety and Security

The Internet has the potential to be a valuable educational tool. Its positive aspects generally outweigh the negative ones. Unfortunately, there is also the potential for misuse of the Internet which could ultimately leave the Board of Management exposed to threat of legal action.

Since a new school year is again upon us, now seems to be an appropriate time to highlight the need to review Internet safety and security procedures in schools.

Undesirable/improper use of computers is most likely to occur during any periods of unsupervised access. Adequate levels of supervision are therefore key to preventing any such undesirable 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. Nevertheless, to be in a position to successfully defend any claims which might arise as a result of undesirable/improper use, a school would need to be able to demonstrate that reasonable precautions were taken. It is important that any teachers monitoring pupils in a computer room have received appropriate levels of training to enable them to carry out their duties in this regard, thus preventing situations whereby pupils may endeavour to circumvent the procedures laid down by the school.

A further key aspect which needs careful consideration in relation to internet procedures is the issue of “Cyber Bullying.” The term “Cyber

Bullying” constitutes the use of e-mail, instant messaging, social networking sites and a whole range of electronic media to bully or harass individuals or groups. The potential exposure for children in this regard has been highlighted in a number of recent media reports.

Social Networking websites are of particular concern. These are a relatively recent phenomenon. Within these websites, children can freely sign up and then invite their friends to set up their own ‘community’ of friends. What usually happens next is that all the members invite other friends to join the community and it can expand exponentially. These sites allow children to interact with their friends in a “private” environment. A problem connected with cyber-bullying is that anonymous ‘Social Networking’ accounts may be created by individuals with the sole purpose of bullying. The bully, remaining virtually anonymous, could be emboldened by the fact that they never come face to face with their victim.

A further problem with Social Networking websites is that they can take up a large amount of students’ time. As a consequence computers in schools become “blocked up” by students accessing it, at the expense of

students wishing to do genuine coursework. Several Irish schools have implemented policies which block this type of website, and many more schools seem likely to follow suit.

It would be advisable that each school would have a written policy in relation to usage of computers. The policy should address what is deemed to constitute acceptable and unacceptable use of any machine. It should include the consequences of any breach of the school Computer User Policy. In addition, 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.

Some guidelines to assist schools in drawing up an appropriate Computer User Policy:

- A computer security officer should be appointed, and this person should have responsibility for keeping the security software up to date. Most software will automatically offer the user the option to update at regular intervals. These anti-virus software suites often include Firewalls (which prevent external users from accessing the school’s computer) and anti-virus protection, which when updated regularly should prevent the receipt and re-transmission of viruses.
- Restriction of access to websites should complement the Computer User Policy.
- Implementation of software which



restricts access to specific websites should be mandatory if the school policy allows unsupervised access to the machine, or if unsupervised access is likely to occur.

- Most computers come with preinstalled software, which can be used to restrict access to undesirable websites. If this type of software is not already on the computer, it should be purchased and installed by the computer security officer as soon as possible.

Notes

Use of the Internet can greatly enhance the education process – for both students and teachers. However it is essential that schools implement appropriate procedures and safeguards to ensure as far as possible that internet usage remains stress free and safe for all.

In a later edition of the Schools Journal we will cover the topic of Computer Safety and Security including Desktop and Laptop Computers and ancillary equipment.

The information provided in this article is intended for use as a guideline only. If you require more detailed information regarding this topic, the following websites may be of assistance.

www.webwise.ie

www.scoilnet.ie

www.ncte.ie

www.netsecure.ie



Congratulations to the winners of our Ryder Cup competition

In the Spring issue of our Schools Journal, we launched a competition for 5 pairs of tickets for the International Pavilion at the Ryder Cup. The competition was open to all Teachers, Principals and Boards of Management. The response was over-whelming and entries were received from hundreds of schools.

The draws took place in our office at Burlington Road in Dublin and the winning tickets were drawn by KPMG. The winners were as follows:

Thomas McGee

St. Rynagh's Primary School
Main St., Bannagher, Co. Offaly

Sean Fitzgerald

Edenderry Boys National School
Edenderry, Co. Offaly

Teresa Egan

Croagh National School
Rathkeale, Co. Limerick

Padraig Fitzpatrick

Loreto School, Kilkenny

Elizabeth Murphy

Scoil an Athar Maitiu
Togher, Co. Cork

Once again, thank you all for entering this competition and congratulations to all our winners.

Allianz/D.E.S. School Leadership Bursaries

On 29th June last, Allianz were delighted to host a reception at its Burlington House Head Office for D.E.S and IPPN officials to hear the experiences of the Canada model of school leadership from Mary Mc Garry and Siobhan Cartuir, winners of the annual Allianz/D.E.S School Leadership Bursaries.

Mary McGarry and Siobhan Cartuir – Principals of Infant School, Drimnagh and Dunboyne Junior School, Dunboyne, respectively, gave a fascinating and detailed presentation (including video footage) of the model of school



leadership in Canada to IPPN Officers and Eamon Stack of the D.E.S.

Pictured left to right: Mr Thomas O'Slatara, President IPPN, Ms Mary McGarry, Mr Michael Nolan, Member of Board of Management Allianz, Ms Siobhan Cartuir, Mr Sean Cottrell, National Director IPPN and Mr Eamon Stack, Chief Inspector D.E.S.



School Finance

A number of recent claims involving theft / misappropriation of money have highlighted the importance of ensuring that appropriate procedures and precautions are implemented by Schools to reduce the potential exposure to such losses.

The control and management of School finances requires that appropriate procedures are put in place to ensure that all income and expenditure is recorded and accounted for in a clear and precise manner. Section 18 (1) of the Education Act 1998 states that a Board of Management “shall keep all proper and usual accounts and records of all monies received by it or expenditure of such monies incurred by it and shall ensure that in each year all such accounts are properly audited or certified in accordance with best accounting practice”.

As a minimum the following procedures should be adopted:

- (a)** As an integral part of any selection process, the veracity of references of persons who will handle money and financial records should always be verified.
- (b)** All expenditure should be approved by the Board of Management.
- (c)** The number of accounts operated by a school should be kept to a minimum – preferably one.
- (d)** Cheque books should always be kept in a secure location with access limited to approved persons only.
- (e)** Authority to sign cheques should always be by at least two approved signatories, one of whom must be the Chairperson of the Board of Management, with the second signature being the Treasurer (preferably) or other approved person.
- (f)** Pre-signing of cheques should not be permitted in any circumstances.
- (g)** There should be a requirement that all requests for cheques to be signed be accompanied by a cheque requisition which details the following:
 - (i)** the amount to be paid,
 - (ii)** who the cheque is payable to,
 - (iii)** include an invoice for the amount requested or full details of the purpose of the expenditure.
- (h)** All payments which are made to employees, with the exception of the reimbursement of vouched and approved expenses, must be taxed in accordance with the requirements of the Revenue Commissioners.
- (i)** Expenses should only be reimbursed where accompanied by an appropriate claim for expenses which contains details of the date, the purpose for which the expense was incurred and, where appropriate, supporting receipts / vouchers.
- (j)** All payments should be made by crossed cheque or electronic transfer (such as Direct Debit etc) only.
- (k)** Where the school operates a petty cash account, the following procedures should be implemented:
 - (i)** the account should be operated by one nominated person,
 - (ii)** pre-numbered petty cash dockets should be used for every transaction,
 - (iii)** dockets should be signed by the recipient and be supported with details of the purpose for which the cash is required together with receipts where appropriate,
 - (iv)** the account should be reconciled and approved by the Treasurer on a monthly basis.
- (l)** Appropriate records of all income

should be maintained, including source, date of receipt, purpose etc. Receipts should be issued in all instances, without exception.

- (m) All money should be kept in a securely locked safe.
- (n) Cheques and cash should be deposited in a timely manner.
- (o) Bank accounts should be reconciled on a monthly basis to ensure bank balances are in order.
- (p) Where School Credit Cards are issued, clear and concise guidelines regarding usage of such cards should be issued to each approved user. Statements should be reconciled and signed off on a monthly basis and should be accompanied by supporting receipts and details of the purpose for which the expense was incurred.
- (q) Grants received from the Department of Education must be expended in accordance with the Department guidelines and spent during the specified period. Balances must be repaid to the Department as required and must not be used for other purposes.
- (r) Appropriate records should be maintained which clearly show the links between expenditure and any Grant.
- (s) Fundraising for the benefit of a school should only be with the prior approval of the Board of Management. Full details of all connected income and expenditure



should be maintained and submitted to the Board for approval.

- (t) On any occasion where a large amount of cash is being collected, appropriate security measures should be implemented. Of particular importance in this regard is personal safety of those handling the cash. Regrettably many criminals are prepared to resort to violence in their attempts to obtain money. Therefore all persons handling money on behalf of the school should be specifically advised that where there is danger to personal safety from criminals demanding money – **hand it over**. Money can be replaced!!
- (u) The basis on which the Board of Management is allowed to borrow funds should be formally recorded, including any and all limitations, such as source, purpose, amounts, etc.
- (v) School accounts must be properly audited or certified annually in

accordance with best accounting practice.

- (w) In addition, interim internal audits should be carried out as an integral part of any finance control procedures implemented by schools.
- (x) At each Board of Management meeting, an income and expenditure account should be presented to the Board. This should include the following;
 - (a) payments made,
 - (b) payments for approval,
 - (c) latest bank statement including reconciliation.
 Approval by the Board should be recorded in the meeting minutes.

As we have said above, the foregoing procedures should be implemented as a minimum. However, the requirements of individual schools may vary and it is strongly recommended that professional advice in this regard should be sought from the School Auditors to ensure that the procedures adopted do meet the specific needs of each school.

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.

Case 1

This claim arose out of an incident in which a pupil received an injury during the course of a supervised game of dodge-ball. The Plaintiff was twelve years old at the time and was participating in a regular P.E. class in school. The complaint made in the proceedings was that the Plaintiff was caused to fall to the floor in attempting to avoid a ball thrown in her direction. It was also argued that the game in question was dangerous and unsuitable and that the class was not held in an appropriate and safe venue.

Evidence was given on behalf of the school that the supervising Teacher was fully qualified and a very experienced National School Teacher. The game of dodge-ball was perfectly suited for inclusion in a P.E. class for pupils in sixth class. The rules had been explained fully and the Plaintiff had played the game on previous occasions prior to the incident. The venue was considered to be suitable for the game. Supervision was considered to be excellent and there was no question of overcrowding. There is a risk of falling in any game and in this case, the risk was incidental rather than inherent. The case proceeded to a hearing in the High Court and the Judge dismissed the Plaintiff's claim.

Case 2

In this case, the Plaintiff was attending the school in order to enrol her child for the forthcoming school year. Desks had been set up with a Teacher sitting behind each desk and as parents and prospective pupils came in, they sat opposite a teacher to enrol their child. The Plaintiff in this case sat on the chair, which collapsed under her. There was no system of inspection in place to ensure that the chairs were in

good order. The chair in question was thrown out after the incident and was not available for examination by anyone when the claim was instigated. There was ample evidence that the accident occurred and the Plaintiff had been injured. We were left in no position to defend the claim and the matter was settled for €25,000.00 for a low back injury which was still giving the Plaintiff trouble some four years after the accident.

Case 3

The Plaintiff in this case was a first year pupil in secondary school. A burco boiler had been provided for the pupils at lunchtime, to enable them add boiling water to soup or pot noodles etc. The Plaintiff overfilled her cup and spilled water onto her hands causing a burn. Allegations were made to the effect that the school failed to provide a safe system in the lunchroom, failed to provide instruction in the operation of dangerous equipment and failed to provide continuous supervision in the lunchroom. The matter was heard in the Circuit Court. The Judge ruled that it was not true to say that the school did not have a system of instruction in place because the Plaintiff advised that she did not know how to use the boiler or had no memory of being instructed in the use of same. The fact was that there was a system in place at which the use of the boiler etc was explained on not just one but on a number of occasions. He accepted that there was a system of instruction and that supervision was provided in the lunchroom. While he had sympathy for the plaintiff who had suffered a nasty injury, he was of the view that the Plaintiff had not established that the system that was

in place and the use of the boiler itself, was a danger of which the Plaintiff was not aware. He went on and stated as with anything in life, you cannot guarantee 100% safety and that not even a parent could do this and therefore the accident was not as a result of negligence on the part of the school. The Plaintiff's claim was dismissed.

Case 4

In this case, a fight broke out between two pupils in the course of a game of soccer when one of the pupils reacted to a bad tackle. The class had been divided into two, one half, playing soccer and the other playing tag rugby. The P.E. Teacher supervised from the half way line with each game being confined to the two halves of the pitch. While giving some coaching tips to a pupil involved in the tag match, the incident occurred in the soccer game. The case was made that the Teacher could not supervise the two games at once and that he had spent an inordinate amount of time on the tag rugby pitch. The Judge ruled that the Teacher was entitled to go on to the tag rugby pitch and give advice and the evidence as given by other pupils involved in the match did not support the case that he was more concerned with the tag rugby game. In his view, the supervision was more than adequate and that the Teacher did not have eyes in the back of his head. The particular class had been together for three years and were known as a very good and well behaved class. An incident of this nature had not occurred before involving this class and neither pupil had a history of violent behaviour. The Plaintiff's claim was dismissed with no order as to costs.

School opens in Banda Aceh

A new primary school financed principally by Allianz employees has opened in the town of Banda Aceh on the Indonesian island of Sumatra.

Allianz employees in Indonesia will provide support to cover the schooling costs for the children. The previous building in the Tibang district of the town was completely destroyed by the tsunami of 26 December 2004.

The model school, designed by Allianz together with the German federal government organisation for technical co-operation, GTZ, has a strong foundation and is able to withstand flooding and earthquakes. If the town were ever struck by a natural disaster again, as in December 2004, people would be able to find safe refuge on the upper floor.

“One year down the line, the horrendous consequences of the tsunami are still being felt,” said Allianz board member Werner Zedelius in Tibang. “I believe that the new school is an important step towards restoring normality for the people here.” The building has room for 250 school-children. However, by dividing classes between morning lessons for the younger children and afternoon classes for the older children, up to 500 children can be accommodated.

“It’s encouraging to see that the inhabitants of Tibang are now returning and are starting to rebuild their houses around the school,” said Jens Reisch, head of Allianz Life Indonesia, at the opening ceremony. To lend support to the school over the long term, he has initiated a sponsorship scheme. Indonesia’s Allianz



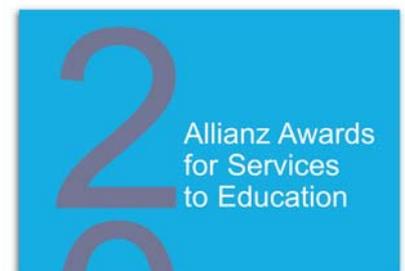
employees are footing the bill for the school children’s fees and for the costs of books and school uniforms. “I’m pleased that we are doing our bit to give the children of Aceh hope for the future,” said Reisch.

Other aid projects are to follow. Work has already started on the construction of a new primary school on the island of Nias and an orphanage in Aceh.

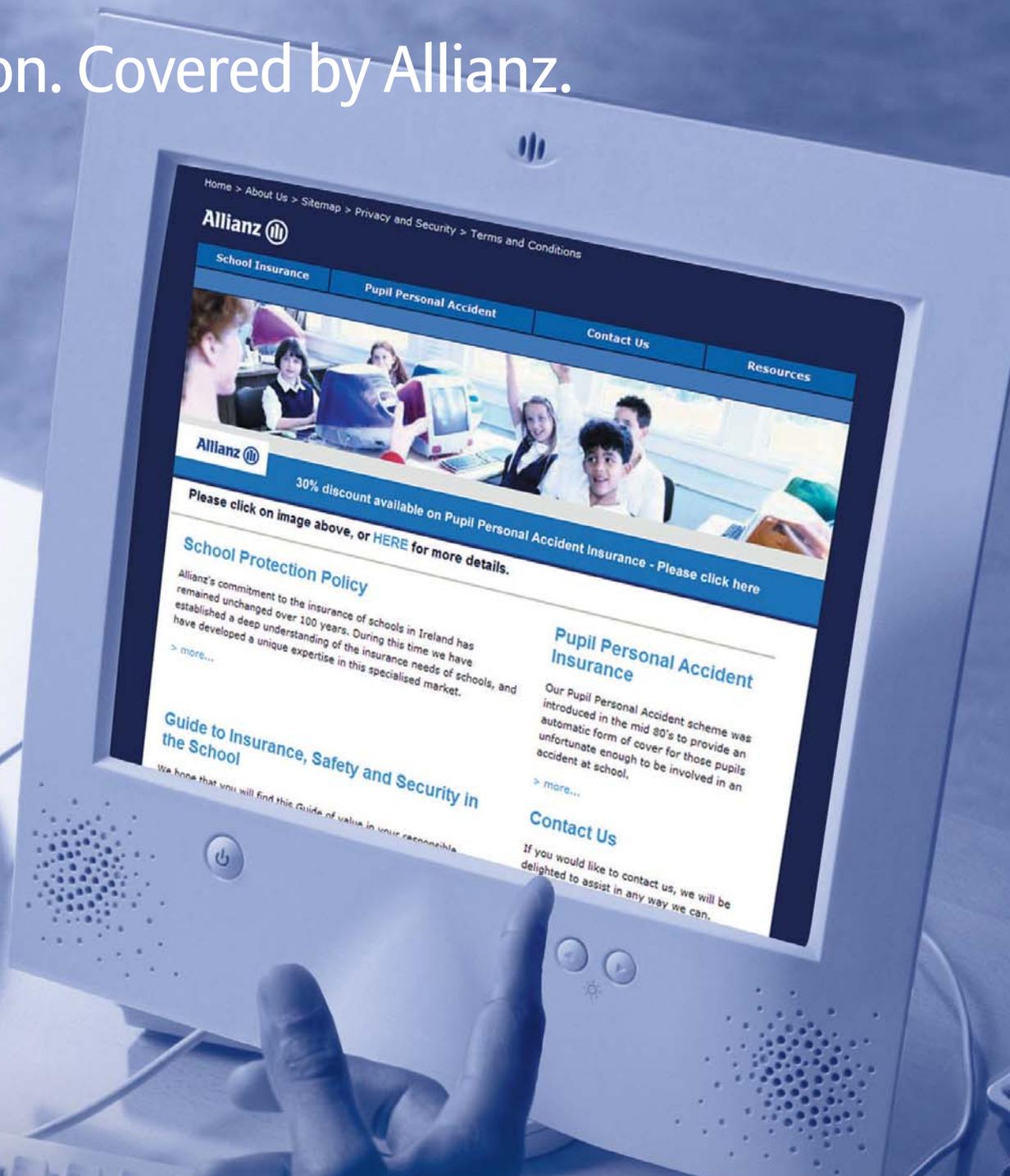


Allianz Awards for Services to Education 2006

These awards recognise and celebrate outstanding achievement in the educational field both nationally and internationally. There are no frontiers in education – only a world filled with children reaching out. This is an ideal that is pursued by the Allianz Awards for Services to Education. On the 28th October 2006, four awards will be presented to people or groups who have been nominated.



Education. Covered by Allianz.



When it comes to day-to-day school management, class preparation and extra-curricular activities, www.allianz.ie/schools is always ready to help out. Created by Allianz, Ireland's leading insurer of schools, www.allianz.ie/schools is a unique website that provides a wide range of information and assistance for Irish teaching professionals and managers.

Log on and you'll find we've really done our homework, with detailed information on every aspect of school insurance, including teachers liability, personal accident and use of teachers' cars. You can also download the latest seminars as well as proposal and claims forms.

If you're a principal, school manager or teacher, check out www.allianz.ie/schools and see for yourself why it's top of its class.

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