

SCHOOLS

JOURNAL

Safety, Health & Welfare at Work Act 2005

Partial Possession of New or Refurbished Property

Automatic Personal Accident Cover for Teachers and other staff



Dear Friends

I trust you all had a well-earned break over the summer months and are now refreshed for another challenging and fruitful new school year.

We are pleased to announce that with effect from 1st September 2005, we have extended our Custodian School Protection Policy to include Personal Accident Cover for teachers and other permanent employees arising out of any school related activity at no additional cost to your school.

On 1st September 2005, the Health, Safety and Welfare at Work Act 2005 came into force. In this issue, we highlight some of the more significant changes that have been incorporated in the new Act.

A number of serious injuries and fatalities have occurred in recent years as a result of unsafe or incorrect use of goalposts. The implementation of some appropriate procedures and practices, which are outlined in this issue, will help schools to reduce the exposure to such incidents.

We provide some guidelines in relation to the safe use of trampolines in schools.

Also featured is our regular Legal Review column and we report on a major fire at St. Gerard's School, Bray.

There are possible serious implications on schools arising from the occupation of partially completed school buildings pending final completion of the works by contractors. We highlight the implications of such partial occupation in the context of who has the responsibility to insure such buildings.

From around the country we feature highlights on Cumann na mBunscoil and the Junior Whistlers. The experiences of the New Zealand model of school leadership from Helen O'Sullivan and Marie Dunphy,

winners of the inaugural Allianz/D.E.S. School Leadership Bursaries, are recorded.

If there is any additional information we can provide in relation to any 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 email, our address is education@allianz.ie. Please quote your policy number in the subject title of the email. Our specialist school website is www.allianz.ie/allscoil.

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

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Cover Picture:
Back to School – another year
in full swing already

Personal Accident Cover for Teachers and other Staff at no additional cost to your school with Allianz

We are delighted to announce that we have extended our existing Custodian School Protection Policy with effect from 1st. September 2005 to include Personal Accident cover for teachers and other permanent employees **arising out of any school related activity** at no cost to your school.

Most, if not all schools are aware of our Pupil Personal Accident scheme, which has been available to schools for many years. A very large number of schools are now participating in this excellent scheme.

However, we recognise that it is important to also provide cover for teachers and other permanent employees. Unlike the Pupil Personal Accident scheme,

this cover will be provided by an automatic extension of the Custodian School Protection policy at no additional cost to your school.

Excluded Activities

Aqua-Lung Diving, Flying, Parachuting, Power Boating, Racing other than authorised school events, Rock Climbing or Mountaineering using ropes and/or guides, Winter Sports, Pot Holing, Motor Competitions, Water Skiing.

The above is a summary of cover and is subject to the terms, conditions and exclusions of the policy.

If you have any queries relating to the policy, please contact our Specialist Education Team on 01- 613 3941 or your local Allianz Representative.

Pupil Personal Accident Cover 2005/2006

Win a free set of sponsored jerseys and kit for your school football team.

All schools that arrange their Pupil Personal Accident cover via our web-site www.allianz.ie/allscoil prior to 31st October 2005 will be entered into this free draw. So don't miss this opportunity to win your school a great prize.

Pupil Personal Accident Scheme 2004/2005 Winners

Tarbert National School, Co. Kerry

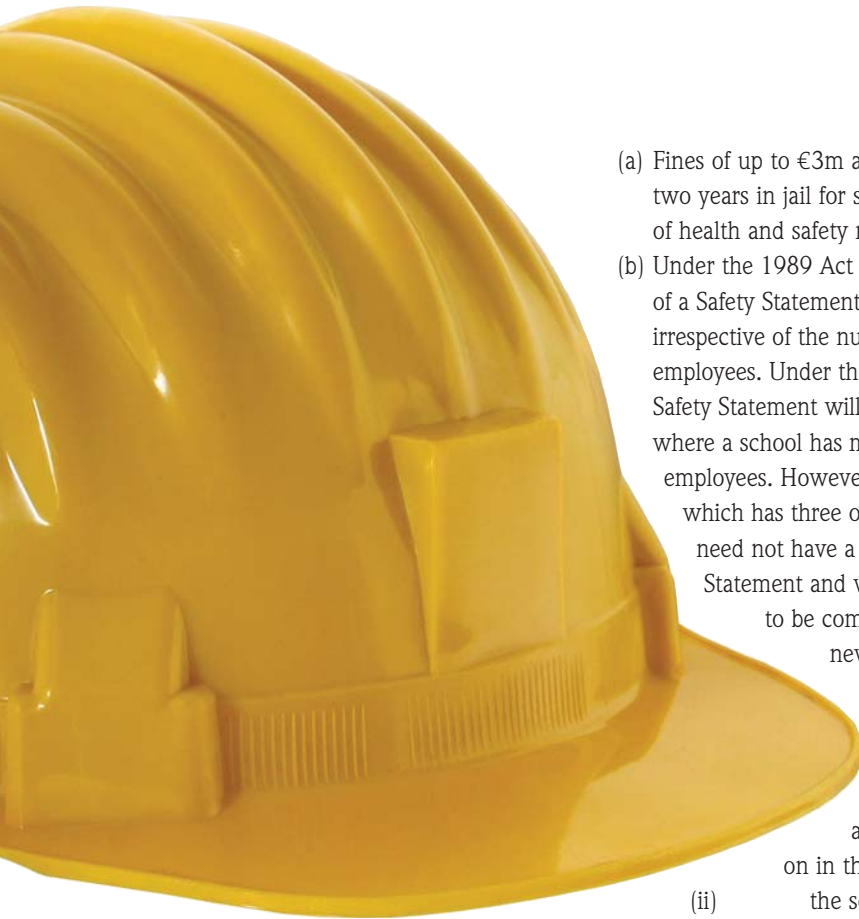
Pictured below: Brian Tobin, Allianz; Noel Kennedy; Margaret Scannel, Principal; Denis Gallagher, Aideen Wall and Roisin Considine.

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



Safety, Health and Welfare at Work Act 2005

The Safety, Health and Welfare at Work Act 2005 came into force on September 1st 2005. In this article we highlight some of the more significant changes that have been incorporated in the new Act.



While the basic principles of health and safety law are unchanged following the implementation of the new Act, the Safety, Health and Welfare at Work Act 2005 includes many new and more detailed and stringent provisions than the 1989 Act, which it replaces. The 2005 Act is longer than the 1989 Act, with 89 Sections as opposed to 61, 7 Schedules as opposed to 5 and 91 pages rather than 56.

The more significant provisions of the Safety, Health and Welfare at Work Act 2005 are:

- (a) Fines of up to €3m and/or up to two years in jail for serious breaches of health and safety regulations.
- (b) Under the 1989 Act the preparation of a Safety Statement was required, irrespective of the number of employees. Under the 2005 Act a Safety Statement will still be required where a school has more than three employees. However, a school which has three or less employees need not have a Safety Statement and will be deemed to be compliant with the new Act **provided**
 - (i) there is a code of practice that covers the work activity carried on in the school,
 - (ii) the school observes the code of practiceUnder the Act an **Employee** is defined as:
“a person who has entered into or works under a contract of employment and includes a fixed-term employee and a temporary employee. Persons training for employment or receiving work experience (other than present at a study course in a university, school or college) shall be deemed to be employees.”
- (c) The introduction of an on the spot fines system for certain safety offences, which will be specified in further regulations.
- (d) Drug and alcohol testing for employ-

ees, the procedures for which will be specified in future regulations.

Note:

While from September 1st employees will be under a duty not to be under the influence of an intoxicant to the extent that they endanger their own or others' health and safety, testing for being under the influence of intoxicants will not come into force until regulations are introduced. Similarly, regulations prescribing the rules on medical fitness assessment and on the spot fines will have to be made before these provisions become effective.

In addition to these new provisions, the Act imposes a range of significant duties on employers, employees and others (manufacturers, designers, suppliers and property owners), whose activities may impact on or influence workplace health and safety. Some of these duties are entirely new, others explicitly state what was implied under the 1989 Act, while yet more specify more detailed obligations than those which were specified in the old Act.

(a) Employers

The significant duties imposed on employers are to:

- manage health and safety
- ensure, in so far as is reasonably practicable, the prevention of risk to employees' health from exposure to noise, vibration or ionising or other

- radiation or any other physical agent
- provide employees with training, information and supervision in a form, manner and, as appropriate, a language that is reasonably likely to be understood
 - provide training on the commencement of employment, in the event of a transfer or change of task, or the introduction of new systems of work or technology
 - inform employees of emergencies and serious, imminent or unavoidable dangers and to take action and instruct employees to stop work and/or leave the place of work and proceed to a safe place
 - when appointing competent person(s), to ensure the number appointed and the time available to them is adequate – having regard to the size of the workplace, the risks to which employees are exposed and the distribution of those risks in the place of work – and to provide the competent person(s) with information on the factors that affect health and safety
 - review risk assessment and safety statements when there has been a significant change or there is any reason to believe the risk assessment is no longer valid and, following the review, to implement amendments as appropriate
 - bring safety statements to employees' attention on commencement of employment and annually thereafter, and have the safety statement, or a relevant extract from it, available in every workplace
 - require employers from whom they contract services to have an up-to-date safety statement
 - co-operate with other employers where workplaces are shared.

(b) Employees

The new duties imposed on employees are:

- not to be under the influence of an intoxicant to the extent that they endanger their own or other persons' safety
- to submit to tests for intoxicants, if reasonably required, with the tests carried out by or under the supervision of a registered medical practitioner, who is a competent person (this provision will come into effect after regulations specifying testing procedures are adopted)
- to attend training
- if they are suffering from a disease or illness that adds to risks, to tell their employer.

Significant amongst the many definitions in the Act are the definitions of "Competent Person" and "Reasonably Practicable".

(a) Competent person

A person is deemed to be competent where, having regard to the task he or she is required to perform and taking account of the size or hazards (or both of them) of the undertaking or establishment in which he or she undertakes work, the person possess sufficient training, experience and knowledge appropriate to the nature of the work to be undertaken. Account shall be taken, as appropriate of the framework of qualifications referred to in the Qualifications (Education and Training) Act 1999.

(b) Reasonably Practicable

Reasonably Practicable means, in relation to the duties of an employer, that an employer has exercised all due care by putting in place the necessary protective and preventative measures, having identified the hazards and assessed



the risks to safety and health likely to result in accidents or injury to health at the place of work and where the putting in place of any further measures is grossly disproportionate, having regard to the unusual, unforeseeable and exceptional nature of any circumstances or occurrence that may result in an accident at work or injury to health at that place of work.

The Act also specifies the role and functions of the Health and Safety Authority (HSA) and details the Authority's enforcement powers. It categorises health and safety offences into two categories, serious and less serious, and sets out the penalties for breaches of health and safety legislation.

The foregoing is a brief summary of the more significant changes that have been implemented under the auspices of the new Act. A more detailed document outlining the significant changes that have been incorporated in the Safety, Health and Welfare at Work Act 2005 are available from our Education Team or your local Allianz Representative.

Goalpost Safety Guidelines

A number of serious injuries and fatalities have occurred in recent times as a result of unsafe or incorrect use of goalposts. The implementation of appropriate procedures and practices will help Schools to reduce the exposure to such incidents.

The under noted procedures should be implemented and followed at all times as a minimum. Any additional guidelines specified by the Manufacturers must also be followed.

1. For safety reasons goalposts of any size (including those which are portable and not installed permanently at a pitch or practice field) must always be anchored securely to the ground.
2. Regular inspections of goalposts should be carried out to ensure that they are properly maintained.
3. Any damage or defect that is identified must be appropriately repaired immediately. If this is not possible then the goalposts must be removed until the damage or defect has been appropriately repaired, or if necessary replaced.
4. **Under no circumstances** should children or adults be allowed to climb, swing or play on the structures of the goalposts.
5. Portable goalposts must:
 - (a) Be properly assembled and secured in accordance with the Manufacturer's guidelines.
 - (b) Be secured by the use of chain anchors or appropriate anchor weights to prevent them from toppling.
 - (c) Not be left in place after use. They should be dismantled and removed

to a place of secure storage.

6. It is strongly recommended that nets should only be secured by plastic hooks or tape and not by metal cup hooks. Any metal cup hooks should be removed and replaced. New goalposts should not be purchased if they include metal cup hooks that cannot be replaced.
7. Goalposts that are "home made" or that have been altered from their original size or construction should not be used. **These have been the cause of a number of deaths and injuries.**
8. Guidelines to prevent toppling:
 - (a) Follow the Manufacturer's guidelines in assembling goalposts.
 - (b) Before use, adults should:
 - (i) ensure each goal is anchored securely in its place
 - (ii) exert a significant downward force on the cross bar
 - (iii) exert a significant backward force on both upright posts
 - (iv) exert a significant forward force on both upright postsin order to establish that the structure is secure. If not, alternative goals/pitches must be used.

Safety is of paramount importance in this matter and it is essential that everyone must play their part to prevent the occurrence of any further tragic incidents in the future.



Major Fire at St. Gerard's School in Bray

A major fire occurred at the premises of St. Gerard's School in Bray Co. Wicklow on Thursday the 28th of July 2005.

The building damaged by the fire was the original building on this site and is a "protected structure" under the terms of the Planning Act 2000. The fire was discovered at 5.45 p.m. by the School Security Guard and Fire Brigade Units from Bray, Dun Laoghaire and Donnybrook attended the scene. As can be seen from the photograph, damage to the house was very severe with the roof collapsing and extensive internal damage has been caused due to direct fire attack and saturation by water in extinguishment coupled with torrential rain. Initial investigation suggest the cost of reinstatement will be very substantial.

Safe use of Trampolines

In the past twelve months there has been a noticeable increase in the use of trampolines in schools, unfortunately accompanied by a corresponding increase in claims notifications. The main causes of injuries are:

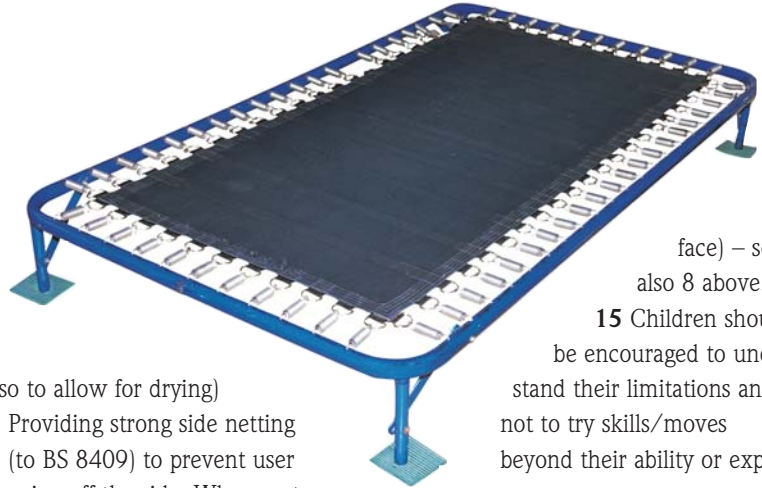
- bouncing/falling off the trampoline onto the ground
- being hit by other children
- falling awkwardly

Many of these accidents could be avoided by effective adult supervision.

Consequently use of trampolines must not be permitted without appropriate adult supervision.

In addition to the provision of effective supervision, the following guidelines should be observed:

- 1 As a significant number of injuries occur when more than one child is on the trampoline, use should be restricted to one child at a time.
- 2 Children under 6 are particularly vulnerable and it is recommended that a minimum age of at least 6 applies in respect of children using trampolines.
- 3 The area around the trampoline should be clear of objects and the trampoline should not be near fences, trees, or other school equipment.
- 4 Use a frame pad that fully covers the entire spring system and ensure that this is securely fixed against movement.
- 5 Ensure a minimum fall height if a child comes off the trampoline. This can be accommodated by:
 - Setting the trampoline in the ground (but you need to allow for good air flow both to enable the trampoline to work properly



face) – see also 8 above.

15 Children should be encouraged to understand their limitations and not to try skills/moves beyond their ability or experience.

and also to allow for drying)

- Providing strong side netting (to BS 8409) to prevent user going off the side. Where netting is provided this should extend to a height of 5m above the trampoline surface.
- 6 Ensure that the ground around the trampoline has an impact-attenuating surface that meets the HIC requirements of BS EN1177. The surface should extend for 2.5m all round the trampoline. (BS EN1176 requirement for a fall height from 3m).
 - 7 If the trampoline is raised above the ground then measures should be put in place to prevent children not using the trampoline from entering the impact area and especially from going under the trampoline.
 - 8 Users should be required to remove all watches, jewellery etc (including ear studs etc). Clothing should not have any hard or sharp points (buckles, toggles etc) or anything that is going to catch. They should not wear hard shoes and any socks should be non-slip.
 - 9 Where a facility is required for use by more than one child at a time an inflatable unit rather than a trampoline is recommended.
 - 10 Never allow a child to exit the trampoline by bouncing off.
 - 11 The area under the trampoline should be kept free of litter etc at all times.
 - 12 Food and drink should be kept well away from the area.
 - 13 On raised trampolines children should be encouraged to get on and off the trampoline with their stomach facing the trampoline.
 - 14 If outdoors, muddy footwear should be removed before entering the area (this includes impact-attenuating sur-

16 The following should be checked regularly and certainly before first use:-

- Wear on the bed for damaged or thin areas
 - Loose stitching or damaged breaks in webbing
 - Uneven or high tension
 - All springs or cables should be in place and undamaged with any hooks facing downwards. Stretched springs or cables should be replaced immediately
 - Frame pads should be checked for damage and security of fixing
 - Impact attenuating surfaces should be checked for damage and cleanliness
 - Joints, chains and leg braces should be checked for security and possible damage
- 17** Damaged equipment should be taken out of use **immediately**
- 18** It is recommended that children should not be allowed excessive time on the trampoline without a break. Untrained users do not have the muscle strength for long periods. 90 seconds is a recommended maximum time for usage without a break.
- 19** All trampolines manufactured from 2001 onwards should meet BS EN 13219:2001 Trampolines.
- 20** When not in use trampolines should be secured to prevent unauthorised use.

The implementation of procedures in relation to the use of Trampolines by schools based on the forgoing will, we feel, have a positive impact on the number of claims arising from such equipment.

Partial Possession of New or Refurbished Property

Note: Within this article,

- The term Employer refers to the School
- RIAI means The Royal Institute of Architects of Ireland
- GDLA means Government Departments and Local Authorities

Arising out of some recent claims involving damage to Buildings which have been partially occupied by schools pending final completion of the works by Contractors, it has become apparent that schools are unaware of the implications of such partial occupation in the context of who has the responsibility to insure such Buildings – i.e. the school or the Contractor.

The problem with Partial Possession in Building Contracts stems from a misconception that a Possession Certificate must be issued by the Architect before responsibility for insuring the portion being handed over transfers to the Employer. There are however circumstances where, once a portion of the works is taken into use by the Employer, it immediately becomes their (the Employer's) responsibility to insure such property. In the following paragraphs we look at the standard clauses applicable to Partial Possession in Building Contracts and their interaction with the Contractors own insurance coverage.

While each building contract is unique, they generally follow either the RIAI or the GDLA forms of contract. Both the RIAI and the GDLA deal with partial possession in similar fashion and for the sake of ease we will concentrate on the RIAI form of contract which is the most common form in use.



Clause 32(A) of the RIAI deals with Partial Possession and reads as follows

“32(A) If at any time or times before Practical Completion of the Works the Contractor consents to the taking into possession of any part or parts of the Works (“the Relevant

Part”) either by way of partial possession or by way of phased possession in accordance with the Contract Documents by or on behalf of the Employer then:

- (i) at least 3 (three) days prior to such taking of possession by or on behalf of the Employer, the

Architect shall issue a certificate (“the Possession Certificate”) describing the Relevant Part and certifying his estimate of the percentage which the value of the Relevant Part as at the date of possession bears to the value of the Works including variations instructed or authorised by the Architect (“the Relevant Percentage”)

- (ii) without prejudice to sub-clause 23(d) and clause 32(B) the Relevant Part and contents thereof shall as from 2 (two) days after the date of the Possession Certificate be at the sole risk of the Employer as regards any contingencies required to be insured under sub-clause 22(b) (i) or (ii) and the reinstatement cost of the Works to be insured under sub-clause 22(b) shall be reduced by the Relevant Percentage”

Effectively what Clause 32(A) means is that where a portion of the contract works is certified as complete by the Architect the obligation to insure such certified portion transfers to the Employer, two days after the certificate is issued by the Architect, and the Architects will generally advise you of your increased obligations.

However, problems tend to arise when a Possession Certificate is **not issued** by the Architect, but a portion of the works is taken into possession by the Employer. Clause 32(B) of the RIAI contract deals with this scenario. Clause 32(B) states, inter alia:

“If any damage or destruction shall occur to the Works or Ancillary Items **which is not effectively insured by the All Risks insurance policy** under sub-clause 22(b) (i) or (ii) by reason of the use, occupation or possession of the whole or any part of the works by or on

behalf of the Employer, **the Employer shall have no claim against the Contractor** for such damage, loss or destruction whether or not due to any negligence, omission, default or breach of statutory duty of the Contractor, Sub-Contractors (of any tier) or their servant or agents”

The key words in this clause are highlighted in bold. They become key because of the standard exclusion in Contractors All Risks policies which reads as follows:-

“The Company will not indemnify the Insured in respect of loss or damage to the Contract Works or any part thereof or other Property Insured relative thereto which is in use with the permission of the Insured for any purpose other than the performance of the Contract”

What this means therefore, is that if a portion of the works (irrespective of whether or not a Possession Certificate is issued) is handed over to the Employer or is taken into use by the Employer, then loss or damage to such portion is **excluded by the Contractors All Risks policy** as it is in use for a purpose other than the completion of the Construction contract. Consequently the works are not insured by the Contractor’s policy and unless the Employer has added the value of the portion in use to their own Material Damage insurance covers, there is a gap in cover with the portion in use now effectively uninsured.

Therefore, where a school decides to take Partial (or indeed Full) Possession of such a Property, it is essential that they advise their Insurer prior to doing so, to ensure that appropriate insurance cover is put in place. As we have already said, failure to do so could result in the Property being uninsured.



L-R: Allianz Board of Management’s Michael Nolan, and Brigid McManus, Secretary General D.E.S. accepting copies of Bursary recipients – Helen O’Sullivan and Marie Dunphy – study visit’s Report on the New Zealand model of school leadership.

Kiwi School Tales as heard in Burlington House

On 23rd May last, Allianz hosted a reception at its Burlington House Head Office for D.E.S and IPPN officials to hear the experiences of the New Zealand model of school leadership from Helen O’Sullivan and Marie Dunphy, winners of the inaugural Allianz/D.E.S. School Leadership Bursaries.

With fascinating and insightful pictorial images, Helen and Marie - Principals of Holy Rosary School, Wicklow and St. Fergal’s JNS, Bray respectively – related their three weeks’ findings and experiences of visiting over 25 schools “Down Under” to IPPN officers and senior representatives of D.E.S. and Allianz.

Both Principals subsequently presented copies of their study visit’s Report to Allianz’s Michael Nolan and D.E.S. Secretary General, Brigid McManus.

Legal Review

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

Case 1

This claim arose following a fight between two fifteen year old pupils. During the course of a school day, it was raining heavily outside and all pupils were told to stay in the school building. They were not permitted in the classrooms. However, a number of pupils, including the Plaintiff, ignored this instruction and went into a classroom. While trying to enter the classroom, the Plaintiff had a disagreement with another pupil who struck him causing damage to four of his teeth. High Court proceedings were issued and the case came for hearing before Judge Lavan. It was his view that this was an unforeseeable incident and that supervision on the day was adequate (the classrooms should have been empty) and the school were not liable. In his view, the Plaintiff should have sued the Third Party who caused the injury to him and dismissed the claim against the school.

Case 2

The Plaintiff herein was involved in a warm up exercise prior to badminton training. The session was supervised by the PE Teacher. The exercise required the Plaintiff to run between two posts that were approximately 24 inches apart. During this exercise the Plaintiff fell injuring her foot. By admission during evidence, the Plaintiff confirmed that she had carried out this exercise many times with no difficulty and did not consider it a hazardous exercise. Judge Lindsey found that there was sufficient room for the Plaintiff to pass between the posts and it was her view that the Plaintiff had failed to prove

negligence against the school. The claim was dismissed.

Case 3

In this case, a number of Pupils were asked to assist in the lifting of heavy goalposts. During the act of lifting the goalposts, another pupil lost his grip and the posts fell catching the Plaintiff's hand in the process. He suffered a crush injury to his finger with resulting loss of tissue, scarring and a deformed nail. This case was heard in front of Judge O'Sullivan as an assessment only. The Plaintiff was awarded €24,320.00

Case 4

The Plaintiff in this matter was wearing inappropriate footwear and was sent home to change her shoes. On the way out of the school she was bitten on the leg by a stray dog. The case ran to a full hearing under Judge O'Sullivan who was of the view that the school was not in any way negligent and dismissed the Plaintiff's claim.

Case 5

The Plaintiff in this matter was caught absconding from school. He was given the choice of detention or assisting the Caretaker in removing chewing gum from the underside of the school desks. He volunteered to assist the Caretaker and was given a paint scraper to assist him in the job. During the course of cleaning a desk he caught his thumb with the scraper causing a laceration that required eleven stitches and left him with a scar. The claim was settled for €17,500.00.

Case 6

The Plaintiff in this matter was a sixth year student and as such was accorded the privilege of staying in their classroom during break times unsupervised. During lunchtime, another sixth year student entered the classroom, walked up to the Plaintiff and without warning struck him a blow to the face causing a fracture to his nose. The defence on behalf of the school was that this event was totally unforeseeable and was completely out of character for the offending pupil. Neither pupil had a history of disruptive behaviour. It transpired that they had a disagreement in the corridor earlier in the day. Judge O'Hagan accepted the defence of the school and dismissed the Plaintiff's claim.

Prefabricated Classrooms and Portacabins

As is the situation with newly acquired extensions to schools, it is essential that schools advise their Insurer of any newly acquired prefabricated classroom and portacabin units.

Whilst there is a growing practice of such units being hired by schools as a means of providing temporary classroom facilities, School Management is obliged to insure such structures whilst in their possession.

In addition, schools should also check to ensure that all existing prefabricated classroom and portacabin units are presently insured.

Allianz Cumann na mBunscol Round Up

As we are settling in to another school year we would like to congratulate all the participants and their teachers in the finals all around the country this summer.

Dublin

*Allianz Hurling & Camogie Finals
Croke Park*

Corn Marino – Ballyroan BS

Corn Olly Quinlan – Bayside

Corn Johnson Mooney & O'Brien –
Scoil Lorcáin, Monkstown

Corn Herald – St. Colmcille's SNS,
Knocklyon

Corn Nuri – Mary's

Corn Bn Uí Phuirséil – Bishop Galvin
N.S. Templeogue

Corn Harry Conlon – Scoil Oilibhéir,
Coolmine

Corn Frank Cahill – Réalt na Mara,
Sandymount

Up North

Kilkenny hurling star Tommy Walsh attended the Armagh Cumann na mBunscol hurling coaching evening in Sherry's Field in Armagh. All who participated had a great time and picked up some great tips from the Kilkenny man.

Waterford

Congratulations to Bunscol Bothar na Naomh Lismore who recently became the Mini 7's Champions 2005. They beat a very good Kilrossanty team in the final.

Tipperary

Roinn A of the Senior Hurling competition got off to a flying start this summer for Dromakeenan NS when they beat Nenagh CBS by 1-7 to 0-3 in Roscrea.

Roinn B saw mixed fortunes for the Upperchurch NS team when they won convincingly against Templemore only to have the tables turned by Holy Cross NS in the following match. On the other side of the Roinn B senior hurling competition, SS Peter and Paul's NS had a titanic struggle against rivals Knockavilla NS in a game where the wind was a major player.

In Roinn C, Gaelscoil Durlas have had a

very good start drawing against Cashel NS and winning against Killenaule NS. Grange NS are one of the strong contenders on the other side of this Roinn C competition. They took on Cahir BNS recently and came away with a six point victory.

In Roinn D, Fethard BNS had initial success beating Drangan NS convincingly in the Barracks Field, Fethard. Boherlahan NS had the upper hand against them in the second game however.

Louth

Congratulations to the following who won their respective Mini Sevens 2005 titles in Louth.

Presentation Girls Ballymakenny, Drogheda winners of the Mini Sevens Girls Football 2005. Knockbridge NS winners of the Louth INTO/GAA Mini Sevens Boys Football 2005.

Allianz Junior Whistlers

The Allianz sponsored 'Junior Whistlers' refereeing scheme run by Cumann na mBunscol, Áth Cliath, is a resounding success. Lots of boys and girls from primary schools throughout Dublin city and county have been trained in effective refereeing techniques in a unique training programme that has been lauded by members of the National Referees' Association. Cumann na mBunscol PRO, Jerry Grogan, believes the scheme has been an extraordinary success, "It has enabled children to view our games from a totally different perspective. They now realise how difficult and challenging it can be to referee a fast-moving, physical-contact sport."



The Kilkenny Hurling Manager Brian Cody with Allianz Junior Whistlers, left to right, Paul Gallagher, aged 12, Holy Trinity N.S., Bambi Fasanya, aged 11, Donaghmede N.S., Joseph McCarthy, aged 12 and Niamh Fallon, aged 11, both from St. Helens, Portmarnock.

When it comes to car insurance for teachers Allianz Direct is top of the class.

Allianz Direct Report Card

	YES	NO
1. Lower cost.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Excellent cover.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Car covered for school business.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Schoolyard Vandalism Cover	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Drive other people's cars.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. FREE 24hr Accident/Theft Emergency Service.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Freephone access to Emergency Service.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. FREE Courtesy Car.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. Unlimited Windscreen cover.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. Speedy claims settlement.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. FREE Quotation\Enquiry Access.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Instant cover over the phone.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. FREE Monthly Payment Option.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Protected No Claims Bonus.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Result:	100% Exceptional!	
Comments:	Competitors must do better!	

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