

ALLIANZ P.L.C.

# Schools Journal

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Issue 02 | 2013

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## Preparing your school property for severe weather conditions

Checklist, actions and what to do in the event your school property suffers damage

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## Ireland's First Passive House School

A building that fully embraces and supports the opportunities for environmental awareness

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## Legal Review

We discuss 4 cases involving slips, trips and falls

Allianz 

# Editorial

**Dear Friends,** Welcome to the Winter 2013 edition of our Schools Journal.

Over the last number of years we have received a number of serious property damage claims resulting from work involving construction, alteration, renovation or repair being carried out by caretakers, handymen or uninsured contractors on school property. In this



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

issue of our Schools Journal we outline the reasons why any such work other than routine maintenance and repair must be carried out by independently insured contractors whose insurance arrangements allow for such work to be carried out. We outline a recent incident involving substantial damage to a school and as a result of the contractor having no insurance, the damage will have to be dealt with under the school insurance policy. If the contractor had independent insurance arrangements in place, there would have been a potential for recovery for the cost of the damage caused to the school.

Other topics included in this issue are theft of school funds and property by employees, the potential risks of injury associated with bouncing castles and preparing your school property for severe weather conditions.

In our Legal Review article we include 4 cases involving slips, trips and falls on school grounds.

We also feature an article on Scoil Mhuire National School, Moynalty, Ireland's first Passive House School.

I hope you find this edition of our Schools Journal of interest. If there is any additional information we can provide in relation to any of the articles published, our contact details are outlined below. Finally, I thank you for your continued support and wish each and every one of you every good wish over the Christmas period and throughout 2014.

Our email address is [education@allianz.ie](mailto:education@allianz.ie). Please quote your policy number in the subject title of the email. You can also contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.

*Anthony Shannon*

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



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# Bouncing Castles

Over the last number of years, we have received notification of a number of serious injuries caused to pupils as a result of accidents involving Bouncing Castles and similar inflatables.



**Mairead Mullins** ACII  
Religious and Education  
Business Executive

The hiring of bouncing castles by schools for end of year fun/sports days or Christmas parties is now a regular occurrence. From our experience we know what great fun bouncing castles can be, but they also bring their fair share of injuries. Bruises, sprains and dental injuries are very common, but we have also seen more serious injuries such as neck and back injuries. As a result we set out some safety points to help prevent or reduce the risk of such accidents occurring.

The school should always try to hire from a reputable source. It is important that hiring conditions are examined in order to establish what the school will be responsible for i.e. damage to the equipment etc.

On the day that the inflatable arrives at the school and has been erected some safety checks on the equipment need to be carried out before anyone uses it. A designated person should ensure that:

- The equipment has been erected on an even surface.
- The inflatable is securely tied down.
- It is inflating correctly.
- The electric cables are in good order and are placed where they cannot cause trips.
- The electrical equipment is protected from rain showers and wet grass.

**Once the equipment has been passed fit for use, the supervision of the children on and around the inflatable is of paramount importance.**

- All sides of the inflatable including the entrance and exit points should be marshalled.
- No shoes should be worn by anyone using the inflatable.
- The inflatable should not be positioned within thirty metres of moving traffic.
- Children should be prevented from using the side where the inflating equipment and electric cables are positioned.
- Children on the inflatable should be restricted according to their age and size.
- No more than one child per 1.5 square metres of bouncing space should be allowed.
- The inflatable and frame should be checked regularly for damaged or thin areas, loose stitching or damaged breaks in webbing, uneven or high tension.
- All accidents or injuries should be recorded as normal in the school accident report book.

By implementing these simple procedures you can ensure the enjoyment of the children whilst operating in a safer environment.

Should you have any queries in relation to this article, please contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.

# Preparing your school property for severe weather conditions.

The winters of 2009 and 2010 were two of the most severe winters we experienced in many years. Many schools suffered loss or damage to their premises arising from these adverse weather conditions.



**Brian Sheehy**  
Religious and  
Education Team

Apart from the financial cost associated with weather related damage such incidents can also seriously disrupt the day to day running of the school.

Much of the damage caused by the harsh winters of 2009 and 2010 could be prevented by adopting better maintenance procedures. In a lot of these cases, damage could have been prevented or at least limited by implementing a maintenance plan and being prepared for severe weather events. To help you highlight the important aspects of any maintenance plan for your school we outline a number of actions which can be taken to reduce the risk of such damage. In addition, we outline steps which can be taken in the event your school suffers damage occurring as a result of extreme weather conditions.

To assist our customers further, Allianz have developed a phone app to issue weather alerts when extreme weather conditions are forecasted. Visit [www.allianz.ie/WeatherSafe](http://www.allianz.ie/WeatherSafe) and stay one step ahead of the weather. [www.allianz.ie/WeatherSafe](http://www.allianz.ie/WeatherSafe) is a free service which has been created to help you stay safe and make plans to protect your property in advance of major weather related events.

## Frost/Freeze

### Checklist

- 1 Are your pipes and tanks properly lagged?
- 2 Do all your taps close tightly?
- 3 Do you know where the main water stop cock/stop valve is?
- 4 Are your sure they are working?
- 5 Is electricity supply left on to ensure operation of frost thermostats?
- 6 Is heating maintained in the premises?

### Actions

- Maintain heat in the building.
- Ensure thermostats are correctly set i.e. 35° F or 2° C if located indoors, or 32° F or 0° if outdoor.
- Remember to protect your oil supply from freezing. The oil supply pipe can be protected with weather-proof insulation and a tarpaulin cover will provide emergency protection to the tank.
- Leave internal doors open to protect unheated or poorly heated compartments, but always subject to fire safety rules and regulations.
- If air vents in the boiler room are closed off, leave sufficient opening to allow an adequate supply of air for combustion.
- If heat is not to be maintained in the building, then the water supply should be isolated and all sanitary and domestic water services drained.

### What to do in the event of a burst pipe

- Turn off the water at the mains stop tap as soon as you discover the leak.
- Drain the cold water system by turning on all your cold water taps.
- Turn off any water heating system, such as central heating or immersion heaters and then drain the hot water system by turning on the hot water taps.
- Never unplug or disconnect electric appliances or try to turn off the electricity supply if you have to stand in water or on a wet floor surface to do so.
- Switch off the electrical mains if you think the water may have leaked near your electrics or electrical appliances. However if the mains switch is wet **DO NOT TOUCH IT.**
- Call a plumber to fix the leak and an electrician if you think your electrical wiring may have been damaged by water.
- Contact Allianz as soon as possible so that we can commence processing and investigating your claim.



## Storms

### Checklist

- 1 Are all roof slates/tiles, gutters and aerials secure?
  - 2 Has flashing been checked?
  - 3 Are gutters and down pipes clear of leaves and other debris?
  - 4 Are all large trees close to your school maintained – branches trimmed, checked for rot or decay?
  - 5 Are the grounds clear of loose materials and rubbish?
- Check for broken, damaged or loose roof tiles and have them repaired where necessary.
  - Check the flashing around skylights, vent pipes and any other projections where a roof covering meets an adjoining surface.
  - Repair any damaged gutters or down pipes and check their supports.
  - Ensure grounds are kept clear of loose materials and rubbish that may blow and cause damage.

### Actions

- Clean out gutters and down pipes of leaves, dirt and debris on a regular basis.
- Keep trees trimmed from overhanging on buildings.
- Regularly check trees that are close enough to fall onto buildings or parking areas. Where necessary, have trees trimmed or removed by a qualified tree removal service.

### What to do in the event your school property suffers storm damage

- You can contact a contractor to inspect the roof and if necessary carry out emergency repairs initially.
- Photograph the damage to your property and contents, before any emergency repairs are carried out if possible.

- Wet or damaged items can be lifted or removed from the building. Please do not dispose of any items as we may arrange for an inspection.
- Leave the heating on to help the property dry out. You can also hire dehumidifiers. When a dehumidifier is on, close your windows. A dehumidifier should be emptied on a regular basis.
- Contact Allianz as soon as possible so that we can commence processing and investigating your claim.



## Flood

### Checklist

- 1 Are gutters and down pipes clear?
- 2 Are drains clear?
- 3 Are the grounds clear of loose materials and rubbish?

### Actions

- Raise to higher ground (upstairs or on worktops) furniture, appliances or other items that may be damaged by direct contact with water for an extended period.
- Move vehicles, valuables or other items to safety.
- Put sandbags or flood boards in place (remember when the flooding is over to make sure your property is properly ventilated).
- Plug sinks/baths and put sandbags in all toilet bowls to prevent backflow.
- If possible clear blocked drains.

- Be ready to turn off gas and electricity supplies (get help if necessary).
- Never unplug or disconnect electric appliances or try to turn off the electricity supply if you have to stand in water or on wet floor surface to do so.
- Don't enter basements or any rooms if water covers electric cables that are plugged in or if water covers electric outlets.
- Keep a flash light and spare batteries in an accessible place.
- If required to do so, exit your property with care as submerged debris could cause you to trip or fall.

### What to do in the event your school property suffers flood damage

- You can take steps to remove the flood water from your property. In the event of widespread flooding your local Council or fire brigade may be able to assist you.

- You can clean up as best you can. Please do not dispose of any items as we may arrange for an inspection.
- Photograph the damage to your property and contents.
- Avoid touching any contaminated items, unless wearing suitable gloves.
- Arrange for an electrician to check the electrics.
- Unblock any external wall vents. Also check the floor void for flood water. This will need to be cleaned and disinfected.
- Leave the heating on to help the property dry out. You can also hire dehumidifiers. When a dehumidifier is on, close your windows. A dehumidifier should be emptied on a regular basis.
- Contact Allianz as soon as possible so that we can commence processing and investigating your claim.



The information provided highlights key issues under the headings identified. Should you have any queries in relation to this article, please contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.





# Theft of School Funds and Property by Employees

We are all very conscious of the need to protect our funds and property against theft by third parties and we go to various lengths to install security systems such as locks, alarms, CCTV, etc.



**Dermot Connor**  
Underwriting Manager  
Religious/Education

Schools have over the years been very proactive in improving security to protect their assets from outside interference. However, there is often reluctance to address internal security risks and we continue to see claims arising from the theft of school funds and/or property by employees or others with trusted positions within the school community.

Fidelity Guarantee claims are not uncommon and often involve significant sums of money siphoned off over a prolonged period, mainly by persons acting alone but at times involving a number of people. These claims can be particularly difficult as they can involve individuals who are embedded in the school community and any suggestion of impropriety can have significant repercussions for relationships built up over many years not just in the school but also the local community. Very often the individuals who misappropriate the funds are

themselves under severe financial pressure and they have simply succumbed to the temptation presented and whilst this is not to excuse their actions, it is easy to understand why in these difficult economic times we continue to see new losses arising.

You will all be conscious that all schools have been hit hard during the economic downturn which makes the protection of your assets more important than ever. Although it is not a Policy condition, the Education Act Section 18(1) 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'. Unfortunately very often following a loss we find that the requirements of the Act are not being adhered to.



It is possible to minimise your exposure in this area and the following are some of the key Do's and Don'ts

- 1 Verify the veracity of references of persons who will handle money
- 2 All expenditure should be approved by the Board of Management
- 3 Where possible only ever operate one account
- 4 Authority to sign cheques should always be by at least two of three approved signatories
- 5 Never pre-sign blank cheques
- 6 All cheques to be signed must be accompanied by a cheque requisition detailing
  - (i) the amount to be paid
  - (ii) who the cheque is payable to and
  - (iii) an invoice or full details of the purpose of the expenditure
- 7 Expenses should only be reimbursed where accompanied by appropriate details including supporting receipts/vouchers
- 8 All payments should be made by crossed cheque or electronic transfer
- 9 Petty Cash accounts should be operated by one person using pre-numbered petty cash docketts and the account should be reconciled on a monthly basis
- 10 Bank accounts should be reconciled on a monthly basis
- 11 For school Credit Cards clear and concise guidelines should be issued regarding usage of such cards to each approved user
- 12 School accounts should be properly audited or certified in accordance with the provisions of the Education Act
- 13 At each Board of Management meeting, an income and expenditure account should be presented to the Board for their approval and signoff

- 14 Complete an inventory of all school property and reconcile same every six months

Adopting appropriate fiscal precautions is as much about protecting those entrusted by the school to handle money or property on the school's behalf as it is about protecting your assets. The close knit nature of school communities can often be shattered by rumour or false allegations which would not have arisen had appropriate policies and procedures been adopted.

Under Section 5D of the Allianz Custodian School Protection Policy there is cover provided for the misappropriation of school funds/property subject to a Limit of Indemnity of €100,000 in respect of all losses arising from one source. However, it is a condition of your Policy that you take reasonable precautions and also have your accounts audited or certified at least annually by a suitably qualified person.

The subject of internal fraud is something which many schools are reluctant to address but if handled in a sensitive and structured manner should be something welcomed by the vast majority of honest and hard working people in school communities. Failure to implement appropriate policies/procedures can leave your school exposed and whilst the financial loss can often be recovered the breach of trust within the school community can take much longer to heal.

Should you have any queries in relation to this article, please contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.

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# Uninsured Contractors – Schools Pay the Cost



In these challenging economic times funding maintenance work and/or small building projects can erode or indeed exhaust a school's financial resources and consequently there is renewed focus on obtaining value for money.



**Neil Tobin** ACII  
Religious and Education  
Business Executive

Very often the Contractor who presents the cheapest quotation is awarded the contract or because of the low value of the contract the need for adopting prudent risk controls is overlooked. However, experience has shown that adopting either approach can have serious implications for the school involved.

The following recent large loss suffered by a school is not unusual although the severity of the loss was at the higher end of the scale. The school in question engaged a Contractor to carry out repair work to a flat roof with the cost of the repair work agreed at approximately €3,000. In the course of completing the works the Contractor, while using blow torches, set fire to the school causing in excess of €1,000,000 in damage to the school buildings. Following the loss it was established that the Contractor was not insured in respect of the work undertaken and the school (and ultimately Allianz as Insurers) are now facing a substantial claim which otherwise should be picked up by the Contractors Insurer.

The example highlighted above is not an isolated case and we in Allianz have many examples of where Contractors have been responsible for losses but have left the school to face the consequences. In the example quoted the School are fortunate that they will be able to recover under their Allianz Custodian School Policy but we have also seen losses which fall outside the scope of the School Policy and where the school was ultimately left to foot the bill (e.g. defective construction/design etc.)

The cost of claims has a direct impact on school premiums and therefore it is critical that schools eliminate unnecessary exposure and adopt appropriate policies and procedures when engaging Contractors to carry out work on their premises no matter how small the contract is. Larger or more complex Contracts are subject to the Health Safety & Welfare at Work (Construction) Regulations 2013 (the Regulations) and whilst Minor works fall outside the scope of these Regulations they are nevertheless subject to other provisions of Health Safety and Welfare at Work Legislation.





**The following guidelines should be adopted depending on the type of Contract involved**

**(A) Minor works**

Minor works such as routine maintenance, cleaning, decoration or repair of an existing structure which does not involve more than one Contractor and/or a particular risk (e.g., roof work, demolition or construction work etc.).

- Document the work you expect the Contractor to complete and to what standard.
- Ask a number of Contractors to tender for the work with such tenders to include reference to similar contracts undertaken by the Contractor and appropriate references.
- Once a Contractor is appointed and prior to the commencement of the work, request the Contractor to produce evidence from their Insurer/Insurance Intermediary that they have insurance in place in respect of the work being undertaken and that such insurance will remain in place for the duration of the Contract. The minimum cover a Contractor should have is Public Liability insurance (with a Limit of Indemnity of €2,600,000) and where they engage Employees they should also have Employers Liability cover (Limit of Indemnity €13,000,000). Your Allianz representative or your Insurance Intermediary can assist you in checking the Contractors insurance.
- The Contractor should supply all their own equipment and/or materials (e.g. use of school equipment such as ladders can result in the school becoming liable where the ladder is defective or not suitable for the job in question).
- Do not release payment for the works until you are satisfied that they have been completed to your requirements/satisfaction.

**(B) All other works**

All other works are subject to the Safety Health & Welfare at Work (Construction) Regulations 2013 and in our last Journal we included an article on these Regulations and the duties they impose on School Boards of Management. A copy of this Journal can be found on our School Website at [www.allianz.ie/schools/resources](http://www.allianz.ie/schools/resources).

In many cases it should be remembered that defective workmanship or design by Contractors may not lead to a recoverable claim under your school insurance policy and this can leave the school responsible for the cost involved in rectifying work carried out by a Contractor who is uninsured. Irrespective of the insurance implications, only Contractors with a proven track record in completing similar projects should be engaged and then only once they have demonstrated that they have adequate insurance to protect against potential losses arising. Savings gained by cutting corners in the early stage of any project are very often more than eroded by costs incurred rectifying matters after the event.

If you have any queries regarding any aspect of this article or if you require any further advice in relation to engaging Contractors please do not hesitate to contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.



# Ireland's First **Passive** House School

Scoil Mhuire is a four classroom rural school in Moynalty village in North Meath. The old National School was a 1938 mass concrete building with issues around heating, light, space, safety and parking.

In March 2012, Scoil Mhuire National School Moynalty became the first Passive House standard school in Ireland. It also has the honour of the lowest ever air-tightness rating for a non-domestic building in Ireland.

Initially, the project was developed in 2008/09 to provide an extra low energy school with a number of energy elements including optimum passive solar design, biomass heating, active natural ventilation, higher specification air tightness, rainwater harvesting and enhanced insulation levels. This project quickly advanced to a Passive House standard school which we have today. The intent of this project is that all new sustainable design approaches and technologies will be tested on this site and all positive outcomes incorporated into the Departments Technical Guidance Documents (TGD) for all Primary Schools.

The school is controlled by an integrated BMS (building management system). The BMS controls temperature, air quality, CO2 levels, heat and light throughout the entire building.

The main features of the building include:

- insulation to high specifications with external insulation to minimise thermal bridging
- triple glazed windows and doors
- photovoltaic solar panels to assist in the provision of the schools electrical energy
- heating system based on a biomass boiler providing renewable energy using wood pellets with a 100% carbon emissions reduction
- heat recovery ventilation system which extracts stale air and exchanges it for fresh air every hour
- night cooling is available through the mechanical ventilation system if required
- rainwater harvesting system used for flushing of toilets
- CO2 sensors in all classrooms – automated windows open if CO2 levels rise
- digital individual temperature sensor in each classroom allowing the teacher to adjust the room temperature
- lighting controls in each room which require the users to turn on the lights manually but then





pedagogical ethos of the school. The BMS (building management system) interface with touchscreen technologies allow the pupils, parents, staff and the whole school community to engage with the building and its main eco-friendly features. The pupils at Scoil Mhuire Moynalty are being taught about the importance of the environment and the relationship & impact we have on it in an imaginative and hands on approach. It also promotes and encourages a respect for the natural resources and the volume of water, oil and electricity we save through awareness and familiarity with energy efficient features of this school building.



The children, being familiar with the features of this Passive House School from the age of 4 years, will have awareness and an understanding of the need for eco-friendly initiatives for our long term health, that of our community and the wider world. Placing the pupil at the focal point, it is envisaged that this project will be viewed not only as a facility for education but also as an educational tool connecting pupils with their surroundings, creating an awareness of the environment and having a positive influence for future generations.

In order to fully embrace and support the opportunities for environmental awareness within the school, it was agreed by all staff and the Board of Management to invest in iPads for all children. This greatly reduces the need for photocopying and textbooks. To further develop this paperless approach and reduce our carbon footprint, there are no paper-towels or electric hand-dryers anywhere in the school. Children all use individual hand-towels and shared towels are also supplied in all toilets including staff areas.

automatically controls the lights to save energy using daylight and absence detection technology

- Blinds with solar characteristics are used for glare control ensuring that if the blinds are drawn sufficient daylight is entering the space and artificial lighting is not required
- Upper Fakro windows and blinds are all operated by remote control and fitted with automated rain and wind sensors to self close in bad weather
- Electronic displays are used to encourage the school population to reduce energy consumption.

The building design is mindful of its function as a primary school and therefore has created a welcoming, open, bright learning environment, stimulating for both teachers and students alike reflecting the progressive

Scoil Mhuire has received green flags and awards for recycling, water conservation, energy conservation, sustainable travel and biodiversity.

The school was also nominated in two categories in the 2013 Local Authority Members Association (LAMA) Awards, Best Educational Building and Best Eco-Friendly initiative. In both categories the school was shortlisted to the final three nominations which was a fantastic achievement.

We wish to acknowledge Denise Ward, Principal, Scoil Mhuire, Moynalty, Kells, Co. Meath as the author of this article. [www.moynaltyns.ie](http://www.moynaltyns.ie)

We continue our review of some **school accidents** which have been finalised in the Courts over the last few months. These 4 cases involve slips, trips and falls on school grounds.



**Gerry O'Toole**  
Claims Relationship  
Manager

#### **Case 1 – Slip, trip and fall on tarmacadam surface of school yard**

This case arose out of a slip, trip and fall in the school grounds on a tarmacadam surface. The surface was in excellent condition other than a few pebbles being present here and there. The injured party alleged that while she was attending the school to collect her grand daughter, she slipped and fell over rubble she claimed was strewn around the grounds of the school. While the Caretaker did not see the actual fall, he was only about twelve feet away and went immediately to the assistance of the injured party. He helped her up off the ground and was in a position to confirm precisely where she fell and also took note that there was nothing on the surface other than a few small pebbles here and there on the tarmacadam. While there was construction works being carried out at the school, these works were nowhere near where the injured party fell. The case proceeded and was dealt with in the Circuit Court. The Judge dismissed the injured party's claim on the basis that the injured party had to establish that the Board of Management of the School did not do something which they should have done or did something that they should not have done. She accepted the injured party had a nasty fall but could not see how the school had been negligent. There was ample signage in the grounds of the school and evidence from two parties who had seen the area where the alleged accident occurred immediately afterwards, confirmed that neither of them saw any rubble. There were a few pebbles on the ground but that was the extent of it. The Judge advised that a person had a duty to take care of oneself and dismissed the claim confirming that she was dismissing it on the injured persons own evidence. An award for costs was made against the injured person with a stay in the event of an appeal.

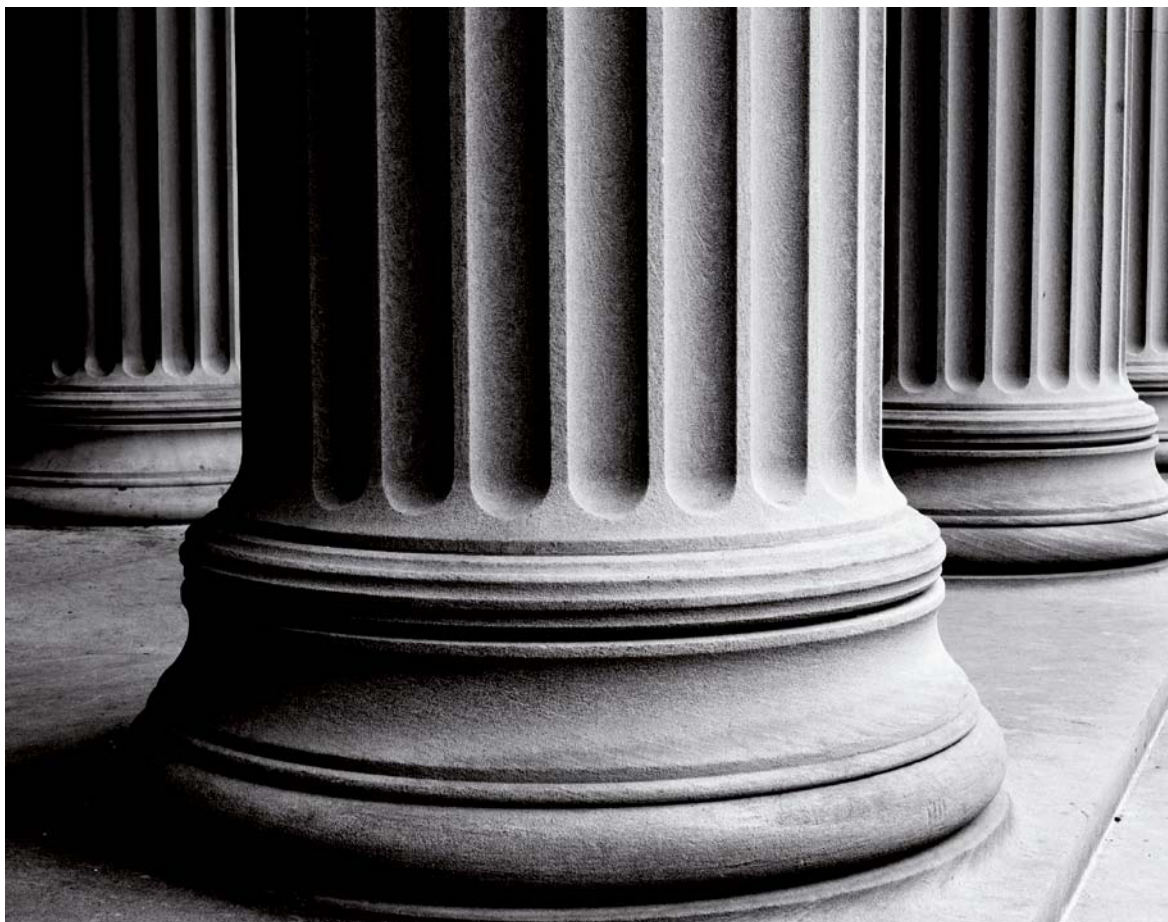
#### **Case 2 – Claim in respect of alleged fall notified to school 11 years after the accident occurred**

This next case is an unusual one in that a claim was submitted some 11 years after the alleged accident. The statute of limitations in an infant case allows time for a claimant to bring their claim within a two year period of their reaching their age of majority being 18 years of age. In those circumstances the injured party in this matter was within time to bring a claim. However, the school had no records of any accident involving this individual and were in a position to show that good reporting records had been maintained at that time. Medical notes from attendance at the hospital at the time advised that the injured party stood on a football slipped backwards and injured his arm. The case proceeded for hearing in the Circuit Court. The time lapse and the fact that he had no witnesses, clearly did not help the injured party. While the Judge accepted the condition of the grounds were not ideal, he was not satisfied that the accident occurred as alleged and dismissed the Plaintiff's claim.

#### **Case 3 – Accident in school yard – different versions of the event**

This next case is again a trip and fall in a school yard. There were no allegations concerning the surface but rather two different versions of the event being given by the two sides. On the day, the injured party was playing chase with a fellow pupil in the school yard. Initially allegations were made concerning supervision in the yard and that there was a shortage of yard supervisors on the day. In addition, it was alleged that there was an allegation of assault/bullying made involving the other pupil who fell. This was refuted by the school who confirmed there were four teachers present in the yard on the day. What occurred was entirely an accident,





in that the pupil the injured party was chasing fell and he fell over him striking his mouth off a bench in the yard. There was no question of any bullying/assault in the incident and there were supervising teachers as witnesses to the fall itself and they were present in court on the day of the hearing. The school's defence was that this was a simple play accident and nothing else. A full defence was filed on behalf of the school and the case was eventually given a date for hearing in the Circuit Court. The witnesses were all in attendance from the school. Discussions were held between the two legal teams prior to case being held and the case was withdrawn by the injured party.

#### **Case 4 – Alleged slip on floor mat**

This last case involves again a slip, trip and fall. On this occasion the injured party along with a number of her fellow pupils were in the locker area when they saw a mouse. There was general panic and they ran away from it. The injured party fell while running and suffered a very nasty laceration to her knee. Her legal team were very much placing the blame for the injury on a well mat

recessed into the floor but inspection of same revealed no hazard. Any projections above floor level were very minor and the steel rim had a smooth finish. The case was viewed by the school as a stumbling and falling accident rather than a trip and fall. The case proceeded and was listed for trial in the High Court. In advance of the hearing the scar was viewed and was considered to be very nasty, noticeable and with a potential substantial value on the monetary front. There was contradicting evidence from both Engineers in relation the grill/mat. The injured party's Engineer advised there was a tripping hazard while our own Engineer advised the injury was caused by impacting with a hard surface. Given the potential claims cost of the injury and taking into account the contradicting evidence from the two Engineers and the fact that the injured party was likely to receive a great deal of sympathy from the Court, it was decided to negotiate a settlement in the matter. Discussions were held in advance of the trial and a compromise settlement of at least half the potential cost of the claim was reached with costs agreed at Circuit Court level rather than High Court level.

# Your Allianz Education Team

Ciaran, Philip and the Team are dedicated to providing market leading products and services, exclusively for schools.

Our Education Team consists of dedicated underwriters with backgrounds in a variety of relevant disciplines, whose knowledge of the insurance needs of schools has enabled us to create a specialised package policy which is constantly updated and revised to suit the

ever changing environment schools operate in. Their mission is to provide high quality products at a competitive price without compromising on cover. The Team are on hand to answer any queries you have in relation to your insurance requirements.



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## Your local Allianz Representatives

Your Allianz Representatives who are based in your area are on hand to visit schools throughout the country. They are there to provide guidance and assistance on insurance, health and safety and claims.

If you have any concerns or simply looking for guidance on any of these issues please feel free to contact them.

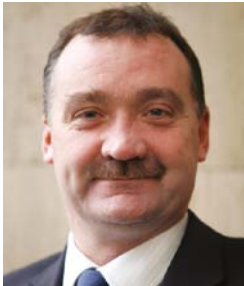
School visits can be arranged simply by contacting our Education Team at 01 613 3966, by email at [education@allianz.ie](mailto:education@allianz.ie) or alternatively by contacting your local Allianz Representative directly. Their contact details are outlined below.



**From left to right** – Shane Mooney, Neil Tobin, Ciaran Whelan Religious and Education Manager, Alan Black, Noel O'Loughlin, Mairead Mullins, Martin Sinnott

Allianz Representative	Area	Mobile	Email Address
<b>Alan Black</b> ACII	North East	087 993 8227	<a href="mailto:alan.black@allianz.ie">alan.black@allianz.ie</a>
<b>Shane Mooney</b> ACII	West	087 919 0428	<a href="mailto:shane.mooney@allianz.ie">shane.mooney@allianz.ie</a>
<b>Mairead Mullins</b> ACII	North West & Midlands	087 248 5065	<a href="mailto:mairead.mullins@allianz.ie">mairead.mullins@allianz.ie</a>
<b>Noel O'Loughlin</b> BBS, ACII	South West	087 258 8943	<a href="mailto:noel.o'loughlin@allianz.ie">noel.o'loughlin@allianz.ie</a>
<b>Martin Sinnott</b> ACII	South East	087 686 2329	<a href="mailto:martin.sinnott@allianz.ie">martin.sinnott@allianz.ie</a>
<b>Neil Tobin</b> ACII	South	087 252 8018	<a href="mailto:neil.tobin@allianz.ie">neil.tobin@allianz.ie</a>





**Gerry O'Toole**  
Claims Relationship Manager

**T** 01 613 3063  
**M** 087 247 6243  
**E** gerry.otoole@allianz.ie



**Dermot Connor**  
Underwriting Manager  
Religious/Education

**T** 01 613 3054  
**M** 087 126 0073  
**E** dermot.connor@allianz.ie



**Back row from left to right** Carl Brophy, Brian Sheehy, Michael Shields, Glenn Byrne, Ronan Deady, Martina Conway.  
**Front row from left to right** Eileen Griffin, Judith Dockery, David O'Rourke, Sandra O'Connor, Philip Marshall Business Operations Manager Religious and Education Team.  
*Missing from photograph are Lisa Killeen and Eilis Williams.*

## New Appointment

After over 30 years of service Mary O'Brien recently retired from the Allianz Group. We wish Mary and her family all the best for the future.

Following Mary's retirement, Philip Marshall has been appointed Business Operations Manager of the Religious and Education Team. Philip commenced his career in Allianz in 1985, and has worked in the Religious & Education Team for almost 25 years in various roles including Senior Underwriter and Unit Leader. Philip who is from Dublin, is married to Monica and has a four year old son Sam. We wish Philip every success in his new role.

### Education Team Contact Details

Contact	Phone	Contact	Phone
Carl Brophy	01 - 613 3387	Lisa Killeen	01 - 613 3401
Glenn Byrne	01 - 613 3465	David O'Rourke	01 - 613 3449
Martina Conway	01 - 613 3075	Brian Sheehy	01 - 613 3341
Ronan Deady	01 - 613 3798	Michael Shields	01 - 613 3014
Judith Dockery	01 - 613 4018	Eilis Williams	01 - 613 3407
Eileen Griffin	01 - 613 3132	Roslyn McConkey	01 - 613 3060

<b>Pupil Personal Accident</b>	01 - 613 3900
<b>Property Claims</b>	01 - 613 3377
<b>Motor Claims</b>	01 - 613 3939
<b>Hunt Number</b>	01 - 613 3966

<b>Email Address</b>	education@allianz.ie
<b>Web</b>	www.allianz.ie/schools



My  
Advice

Be prepared  
for cold  
weather...

Burst pipes are a common problem for schools during winter. To help avoid serious damage and disruption to your school, ensure your exposed pipes and water tanks are insulated. During winter holidays check the school regularly, so that if pipes have burst, you can act quickly and minimise the damage. For more handy tips and advice visit

[allianz.ie/schools](https://allianz.ie/schools)

School Insurance

Allianz 

Allianz p.l.c. Allianz House, Elmpark, Merrion Road, Dublin 4, Ireland.  
Tel: +353 6133966 Fax: 353 6133630 Email: [education@allianz.ie](mailto:education@allianz.ie)  
Allianz p.l.c. is regulated by the Central Bank of Ireland. Terms and conditions may apply. Calls may be recorded.  
The customer featured received a gratuity for her time in the making of this advertisement.