



Irish Olympic Handball Association (IOHA)

Insurance Cover - Summary

Public Liability Cover

Public Liability insurance members against claims by third parties for property damage and/or bodily injury as a result of negligence on behalf of the affiliated members.

Cover is extended to include 2,600 school members who participate in occasional tournaments as well as youth academy training and games.

Public Liability is defined as:

Legal Liability to pay damages consequent upon bodily injury, illness or disease contracted by any other person, other than employees, or loss or damage to their property caused.

The limit of indemnity provided by the policy is €2.6 million

Professional Indemnity

Professional Indemnity insurance is defined as:

Indemnity to a professional man or firm against legal liability to compensate a third party who has sustained injury, loss or damage through breach of duty.

Professional Indemnity insurance provides a financial indemnity to Irish Olympic Handball Association against a legal liability to compensate a third party who has sustained injury, loss or damage through breach of duty. Professional Indemnity insurance will provide cover for the association were legal action is taken against you by third parties claiming to have suffered a loss as a result of advice or breach of duty given to them.

The limit of indemnity provided by the policy is €1.3 million

Business Travel including Personal Accident whilst abroad

There is a Travel policy for all registered members travelling of behalf of Irish Olympic Handball Association.

Max Trip Duration: 3 months and cover is based on provided travel pattern

Benefits of Personal Accident on Travel Cover	Sum Insured	
Death	€75,000	
Loss of sight in one or both eyes	€75,000	
Loss of One or more limbs	€75,000	
Permanent Total Loss of Speech	€75,000	
Permanent Total Loss of Hearing	a) In one ear	€30,000
	b) In both ears	€75,000
Permanent Total Disablement (other than above)	€75,000	
Max Sum Insured any one person in respect of above	€75,000	
Accumulation limit in respect of the above	€1,500,000	
Travel Benefits (Excluding Ireland / Holiday Travel)		
Medical & Additional Expenses	€10,000,000	
Cancellation & Curtailment	€ 10,000	
Employee Replacement Expenses	€ 15,000	
Missed or Delayed Departure	€ 7,500	
Travel Delay	€ 750	
Personal Liability	€ 5,000,000	
Legal Expenses	€ 50,000	
Hospital Benefit	€ 50,000	
Personal Property & Money		
Personal Property	€ 6,250 (Maximum €2,000 any one article, pair or set of articles)	
Money	€ 6,250 - Maximum €2000 Cash	
Delayed Personal Property & Loss of Keys Extension	€ 1,250 After minimum of 12 hrs	
Hijack	€ 5,000 €100 each 24 hr period	
Kidnap & Detention	€ 50,000 Maximum	
Car Hire Excess Waiver	€ 375	
Political Evacuation	€ 50,000	

WHO TO CONTACT

24 Hour Emergency Service Company

In the event of accident or illness resulting in hospitalisation, the following Emergency Service Company must be contacted immediately following such hospitalisation.

In the event of curtailment, the following Emergency Service Company must be contacted prior to making any travel arrangements.

CEGA Group Services

Tel (UK) +44 (0) 1243 621525

Fax (UK) +44 (0) 1243 773169

E-mail: assistance@cegagroup.com

Personal Accident

Personal Accident Insurance covers all registered members belonging to your association for benefits detailed below: (School members are excluded from this cover as it is assumed they have their own Personal Accident Covers under their schools policy)

Benefit	Sum Insured
Death & Capital Benefits	€50,000
Medical Expenses (100% Cover)	€ 2,500 Excess €100
Physiotherapy (included in the above) (75% cover)	€ 1,875 Excess € 50
Loss of Income Cover Benefit Period 52 (First 14 days not covered)	€ 250 Per Week or 75% of net income lost- whichever is the lesser
Injury Assistance (First 14 days not covered)	€30 per day, limited to €1,500 total

Claims Procedure;

Claims Procedure:

- In the event of needing to make a claim, please email Jonathan Brown of O'Driscoll O'Neil, on jbrown@odon.com and CC info@olympichandball.org with brief details, please include contact details, date of incident, nature of injury and how incident occurred
- You will then be issued a claim form to complete, you will need to complete same and return along with supporting documentation as requested
- Should you have any queries in relation to your claim please **phone Jonathan Brown on 01 6395804 or Danielle Dowling on 016395832**