

Technical Name	Plain English	Examples	Limit of Indemnity
<b>Public Liability</b>	Provides indemnity if you cause injury or damage to other people or their property – in the event that you are legally liable. This includes members causing injury to other members.	Use of ropes	£10m any one occurrence
<b>Professional Indemnity</b>	<b>INCLUDED</b> - Normally this cover is excluded from “Public Liability” as it applies legal liability arising from <i>advice</i> given. <i>Mountaineering Ireland has insisted this extra cover is in place however.</i>	Providing advice, even Simple route advice	£10m any one occurrence
<b>Directors &amp; Officers</b>	<b>INCLUDED</b> - Provides Cover for Club Officers/Trustees / Committee members if they are sued for negligent decisions, whilst acting as Officers / Trustees, of a Club/Association. Absolutely imperative for unincorporated clubs, as individual members / committee members carry legal liability <i>individually</i> . <i>Again normally excluded from Public Liability policies, but Mountaineering Ireland have insisted this cover is included.</i>	A club committee member was sued for making a decision which resulted in the loss of £25,000. His house and personal assets were at risk	£10m any one year
<b>Libel and Slander</b>	<b>INCLUDED</b> - Covers Individuals / Clubs / Associations/ if they are sued for unintentional libel / slander during the course of activities for their Mountaineering Ireland Club / Association. <i>Normally excluded from Public Liability Insurance.</i>	Covers E- mails Marketing Material Web Sites	£10m any one occurrence

Technical Name	Plain English	Benefits	Comments
<b>Personal Accident Insurance</b>	<p>During “mountaineering” activities as defined by Mountaineering Ireland. Regardless of who or whom is responsible, insurers agree to pay the stated benefit amount in the event of one of the following injuries etc:</p> <ul style="list-style-type: none"> <li>▪ Death</li> <li>▪ Permanent &amp; Total Disablement from your employment for which you are fitted by education / training / knowledge</li> <li>▪ Loss of Limbs / Sight</li> <li>▪ Permanent Loss of Speech / Hearing in both ears</li> <li>▪ Loss of hearing in one ear</li> <li>▪ Emergency dental treatment following accident</li> <li>▪ Medical Expenses sustained in a claim detailed above.</li> </ul>	<p>€7,496</p> <p>€74,960</p> <p>€74,960</p> <p>€74,960</p> <p>€18,740</p> <p>€750</p> <p>€5,000</p>	<p>Additional benefits following negotiation by Mountaineering Ireland.</p>

Personal Accident cover is for any persons insured through Mountaineering Ireland between the ages of 3 and 80 years of age resident in Ireland for the full amount. 'Individuals (guests / visitors etc) who may be interested in joining a club are covered for a maximum of 2 or 3 initial taster sessions. For indemnity to apply it is essential their name is properly recorded and the documents retained. They must be affiliated Mountaineering Ireland from their 4th visit'.

**BEWARE**

MANY POLICIES ON THE MARKET COVER **ONLY** THE ACTIVITY OF “WALKING”.

**YOUR POLICY COVERS MOUNTAINEERING ACTIVITIES AS DEFINED BY MOUNTAINEERING IRELAND.**