



Insured	Mountaineering Ireland	Period From:	1 st November 2020
Address	Mountaineering Ireland Irish Sport HQ, National Sports Campus, Blanchardstown, Dublin 15	To:	1 st November 2021
		Policy No	CC-0000624-PXLC
		Our Ref:	Declan Troy

Business: National Governing Body for Mountaineering and Hill Walking in Ireland

Insurer- AXA XL

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No CC-0000624-PXLC

Section 1 Public / Products Liability

The Liability insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A- Any one claim made against the Insured and notified to the Company during the period of Insurance €13,000,000 any one event
- B- All claims made against the Insured and notified to the Company during any period of Insurance in respect of products supplied. €13,000,000 any one period of insurance.
- C- All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere €13,000,000 any one period of Insurance.

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, indemnity to principals, member to member liability and liability arising out of goods sold or supplied, including refreshments.

Section 2 – Directors and Officers Liability – Insured

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A- Any one claim made against the insured Persons and notified to the Company during the period of Insurance €1,000,000 any one period of insurance.
- B- All claims for pollution first made during the Period of Insurance (Defence Costs only) €250,000 any one period of Insurance.

Retroactive date- 01 January 1985

The insurance indemnifies the Insured for the Personal liability of Directors and Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any period of Insurance.

Section 3 – Child Welfare, Protection and Vulnerable Adults Cover.



The insurance is limited to the amount of any claim loss or expenses to which the indemnity provided by this policy applies.

The Insurance Indemnifies the Insured for Legal Liability for damages and legal costs for claims made and notified to the Insurers during the Period of Insurance arising out of Abuse of up to €1,000,000 per claim.

Endorsements Applicable to the policy

Entitled to Indemnity

Mountaineering Ireland, committees, officers, volunteers, employees and those defined as members by Mountaineering Ireland each of whom is separately the Insured if declared to Mountaineering Ireland.

Clubs and their committees, affiliated to Mountaineering Ireland and members affiliated to Mountaineering Ireland.

Activities

Shall include clubs providing training, coaching instruction and participation in meets, gatherings, competition, attendance by club officials instructors/leaders teams and members in external competition sanctioned by the club and/or the association or whilst representing the club in the participation in the sport or activity or necessary in the administration and running of the club, including club publications, website and social media channels. Also included is path repair and maintenance with hand held tools as per guidelines set down by the association.

Club arranged presentation ceremonies and social events or whilst representing the club at such events arranged or organised by third parties.

The activities noted as mountaineering, hill walking, climbing, rock climbing, scrambling, bouldering, fell/hill running, alpinism, canyoning, coaststeering, ski mountaineering, ski touring. Mountain biking and kayaking used on approach to access routes / trail heads.

All club members are covered while participating in any of the above activities on a worldwide basis either on a club activity or on an individual activity.

Memorandum 3- Business

The business shall mean that which is specified by this Certificate and conducted by residents of Republic of Ireland, Northern Ireland, Great Britain the Channel Islands or the Isle of Man.

Please note more specific travel insurance should be arranged if travelling abroad.

Personal Accident Medical

1.	Death	€10,000
	Death (under 18)	€2,000

2.	Loss of Limbs (two or more) Loss of Sight in both eyes /Loss of Speech and/or Loss of Hearing in both Ears	€75, 000
3.	Loss of Hearing in one ear/loss of sight in one eye/Loss of one limb:	€18, 750
4.	Permanent Total Disablement:	€75, 000
5.	Loss of Limb and loss of sight	€56, 250
6.	Medical Expenses sustained in 3 or 4 above	€5,000
7.	Emergency Dental	€750

Notes:

- Affiliated clubs are covered where guests*** who may be interested in joining a club attend initial taster sessions (maximum of 3 taster sessions allowed.)
***For cover to apply it is essential their name is properly recorded and the documents retained. They must be affiliated to Mountaineering Ireland on their 4th visit.
- All incidents must be reported within 30 days of the incident occurring. It is the individual's/Club's responsibility to inform Mountaineering Ireland within 30 days.
- Mountaineering Ireland clubs should advise all club members when travelling abroad to take out appropriate Travel & Activity insurance. Go to Mountaineering Ireland's website, www.mountaineering.ie, for more details of Travel & Activity insurance.
- There is no longer an upper age limit on the personal accident cover.
- The public liability cover protects landowners against claims arising from the negligence of our members; it does not cover the landowner's negligence or protect the landowner against claims from walkers and climbers who are not members of Mountaineering Ireland.