



Club Name: \_\_\_\_\_

Club Training Grounds (address(es)): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Primary Activity: Sports Club

Sports Club Activity: Tug of War



IRISH NATIONAL COMMUNITY & VOLUNTARY FORUM  
POLICY SCHEDULE

**Policy Number DNSCV5806003/19/107785**

(replacing any previous Schedule issued under this policy)



#### **PERSONAL ACCIDENT SECTION DEFINITIONS (APPLICABLE ONLY IF SPECIFIED IN THE SCHEDULE)**

- 1. Accident** - A sudden unexpected unforeseen and identifiable incident which occurs during the Period of Insurance and results in Bodily Injury
- 2. Accident Accumulation Limit** - The maximum amount the Company will pay in the aggregate under this Policy and any other policy of Personal Accident Insurance issued by the Company in the Insured's name in respect of all losses arising out of the one Incident
- 3. Accident Occurrence** - Each and every loss or series of all individual losses arising out of one and the same catastrophic incident the duration and radius of any one Accident Occurrence shall be limited to **1) 72 consecutive hours and 2) 160 Km radius** (but 160km radius is not applicable in respect of natural catastrophes) and no individual loss which occurs outside this distance or period shall be included in that Accident Occurrence.
- 4. Aircraft Accumulation Limit** - The maximum amount the Company will pay under this Policy or any other Policy issued by the Company in the Insured's name in respect of all Insured Persons travelling in the same aircraft
- 5. Bodily Injury** - Injury which is caused solely as a result of an Accident
- 6. Business** - The primary and ancillary activities detailed in the business description of the Insured on the Schedule
- 7. Disturbed Area** - Any area where war hostilities or widespread and serious disturbances in the way of rioting civil strife Terrorism or any other such forms of lawlessness involving violence are in progress or have been reported in the national media to be imminent
- 8. Employee / Member** - Any person who is under the direct control and supervision of the Insured and who is (a) under a contract of service or apprenticeship (b) belonging to a group society or team (c) a voluntary worker
- 9. Hospital** - Any institution which meets fully every one of the following criteria  
(a) maintains permanent and full - time facilities for the care of overnight resident patients and

- (b) has diagnostic and therapeutic facilities for the surgical and medical diagnosis treatment and care of injured and sick persons by or under the supervision of a staff of Medical Practitioners and
- (c) continuously provides 24 hours a day nursing service supervised by State Registered nurses or equivalent qualifications and
- (d) is not other than incidentally an institution which provides full time facilities solely for
  - i) mentally ill or intellectually disabled persons
  - ii) nursing or convalescing
  - iii) drug addicts
  - iv) alcoholics

**10. Incident** - All individual losses arising out of and directly occasioned by one sudden unexpected, specific event occurring at an identifiable time and place

**11. Insured Person** - All Employees / Members of the Insured

**12. Ireland** - shall mean The Republic of Ireland and Northern Ireland

**13. Medical Practitioner** - Any legally qualified medical practitioner other than (a) an Insured Person (b) a member of the immediate family of an Insured Person

**14. Operative Time** Whilst engaged on the Insured Person's occupation duties or activities for the Business including travelling directly to or from any meeting function practice fixture or engagement which forms part of the Insured Person's occupation duties or activities

**15. Benefit** shall mean

<b>1</b> Death	€75,000
<b>2</b> Loss of two or more Limbs or both Eyes or one of each	€75,000
<b>3</b> (a) Loss of one Limb or Eye	€75,000
(b) Permanent total loss of speech	€75,000
(c) Permanent total loss of hearing	
i) in both ears	€75,000
ii) in one ear	€22,500
<b>4</b> Permanent Total Disablement from gainful employment of any and every kind	€75,000
<b>5</b> Temporary Total Disablement from usual occupation duties or activities for the Business	€100
Benefit 5 is payable per week for a maximum of 104 weeks	
Benefit 5 is not payable for the first 14 days of any period of disablement	
<b>6</b> Medical Expenses necessarily incurred in the treatment of the Insured Person up to	€3,500

**16 Loss of Limb** shall mean

- (a) in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- (b) in the case of an arm loss by permanent physical severance of the four fingers at or above the meta carpo phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand

**17 Loss of Eye** shall mean Permanent total loss of sight which will be considered as having occurred

- (a) in both eyes if the Insured Person is declared blind on the authority of a fully qualified ophthalmic specialist.
- (b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

**18 Medical Expenses** shall mean the cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a Medical Practitioner and all Hospital nursing home and ambulance charges not recoverable from any other source

**Notes:**

- Please note each club must have their property separately insured, as the property is not insured under this policy.
- Training grounds used by clubs are covered by insurance but must be listed on TOWI Club Membership Affiliation Form.
- The personal accident cover noted on your current policy will only extend to the territorial limits noted above and not beyond this.
- Insurance cover for international competitions cannot be confirmed until insurance company is advised of the country the competition is being held in.
- Each participant may need to look at getting individual travel/personal accident policies online that will cover them in whatever country the competitions will be held in – they will need to ensure that the policy covers them to take part in a sporting activity such as tug of war. I know there is cover for medical expenses generally but this may be in connection with general illnesses etc as opposed to injuries sustained taking part in a competition like this.
- Clubs affiliated with Tug of War Ireland may participate in competitions under the general supervision & Control of Tug of War Ireland. All competitions must be insured by the event organisers and within the policy territorial limits. Anything outside the policy territorial limits must be referred on a case by case basis.
- It is noted that each club under the insured will host fun days in a bid to attract new members & promote the sport, subject to a TOWI permit. At each fun day there will be a Tug of War event. All participants taking part will have been coached and briefed in the sport before taking part. All participants must have received appropriate training in the clubhouse before participating in organised events at fun days. The event must be fully organised and monitored by the club. Participation disclaimers will be completed. Any injuries must be fully documented and advised to BHP straight away.
- Personal Accident section policy carries an excess of €125 each and every claim
- The insured will be focused on recruiting new members for each team. The insured through the clubs will provide full training to new potential members on how to play the sport in a safe fashion. Disclaimers will be mandatory and full supervision must be in place at all times.
- Full list of teams to be advised along with list of members under personal accident section of policy.
- Any accidents or incidents need to be reported to TOWI immediately.
- Territorial Limits shall mean the Republic of Ireland Great Britain Northern Ireland the Isle of Man and the Channel Islands.