



**Basketball  
Ireland**

# **Club Liability Insurance Programme for 2023/24 Season**

Premiums payable to Basketball Ireland through Registrations Database.

Cover effective 01/09/2023.

Territorial Limits Worldwide (Excl. US/Canada)

## Public Liability

What does it cover?

Covers the insured club and/or individual members, officers and committees for claims brought against them by third parties for property damage and/ or bodily injury as a result of negligence on behalf of the insured club and/ or its registered members.

Covers the jurisdiction of ROI and Northern Ireland.

Limit of indemnity **€6,500,000**

Excess €500

## Employers Liability

What is covered?

Covers the club for claims brought against them by employees or volunteers for which they are held legally liable in court.

Limit of Indemnity **€13,000,000** any one accident  
Excess €500

## Professional Indemnity

Covers board members/committee members/coaches/Trainers against claims for advice given which leads to a financial claim been made against the individual/club or association for which they are legally liable.

Limit of indemnity **€1,300,000**

Excess €500

## Directors & Officers

Directors & Officers Insurance provides cover for Directors & Officers for defence costs and legal liability for claims & prosecutions made against them personally while acting in their role within the insured club's business. It also covers costs incurred during investigations by the regulators or authorities. Included in this quote is cover for Organisational Liability and Employment Practices Liability

Trustees Liability **€250,000**

Excess Nil

Organisational Liability **€250,000**

Excess €500

Employment Practices Liability **€250,000**

Excess €7,500

## Legal Expenses

### Cover Provided:

- Employment Disputes & Financial Compensation Awards
- Legal Defence
- Tax Protection
- Property Protection
- Bodily Injury
- Helplines
- Commercial Legal Advice
- Counselling Helpline
- Limit of Indemnity €150,000



## **2023/24 season Liability Insurance Premiums**

**Up to 100 member clubs €220**

**Up to 250 member clubs €330**

**Over 250 member clubs €440**

**Members include Academy/U10 members who have player registration numbers (BIPIN). These insurance premium rates represent a saving of up to 50%+, compared to last season's premium, which would have been paid directly to Arachas. Premiums are payable to Basketball Ireland at the same time as the 2023/24 club registration fee of €150 on our GameDay registration platform and will be due by midnight on August 31<sup>st</sup> to ensure coverage from September 1<sup>st</sup>.**

**If clubs have any additional queries, please email Basketball Ireland's Registrations Officer, Daryl Lambe, on [dlambe@ireland.basketball](mailto:dlambe@ireland.basketball)**