



Club Liability Insurance Programme for 2024/25 Season

Premiums payable to Basketball Ireland through Registrations Database.

Cover effective 01/09/2024.

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



2024/25 season Liability Insurance Premiums

Up to 100 member clubs €275

Up to 250 member clubs €400

Over 250 member clubs €500

Members include Academy/U10 members who have player registration numbers (BIPIN). These insurance premium rates represent a significant saving of what clubs would be paying directly to Insurance Brokers. Premiums will be payable to Basketball Ireland at the same time as the 2024/25 club registration fee of €175 and will be added to our GameDay registration platform and will be due by midnight on August 31st to ensure coverage from September 1st.



If clubs are due to renew before September 1st, they should ask their insurance broker to extend their policy up to 31st August 2024.

If clubs have any additional queries, please email Basketball Ireland's Registrations Officer, Daryl Lambe, on dlambe@ireland.basketball

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