

Public & Products Liability Policy Schedule

Date: 25 February 2019 **Policy Form:** PL (Occ – CA) Gen 2017.01

Broker: JLT Ireland

Policy Number: IPL0002077

Insured: Softball Ireland & Registered Member Clubs, Committee & Members FTB

Address: C/O 27 Brookfield, Finnstown Abbey, Lucan
Dublin

Business: National Governing Body for Softball in Ireland and 34 individual clubs

Period of Insurance: 8 March 2019 to 7 March 2020

Renewal Date: 8 March 2020

Premium: €2,100.00

Government Levy: €105.00

Total Premium: €2,205.00

Description	Operative/Not Operative
Public Liability	Operative
Products Liability	Operative

Any amendments to this Policy prior to renewal date may result in an adjustment to the renewal premium.



Public & Products Liability Policy Schedule

	Limit of Indemnity any one Occurrence	Limit of Indemnity any one Period of Insurance	Excess Each and Every Occurrence
Public Liability	€6,500,000	Unlimited	€500
Sudden pollution and contamination	€6,500,000	€6,500,000	€500
Products Liability	€6,500,000	€6,500,000	€500

Endorsements applicable to Public & Products Liability Insurance

Employee Definition - Volunteer

The following category is deleted from the definition of Employee.
(h) any volunteer

Excess

The €500 excess is in relation to Third Party Property Damage Only.

Sexual Abuse Extension

Notwithstanding anything contained to the contrary elsewhere in the Policy, the Insurer will indemnify the Insured, in the manner described in the Insuring Agreement and up to the Limit of Liability stated below, for

- (a) all sums which the Insured shall become legally liable to pay as damages in respect of Bodily Injury to any person (other than an Employee) arising from Sexual Abuse
- (b) all claimant's costs and expenses for which the Insured is legally liable and which may form the subject of a claim under (a) above
- (c) all defence costs and expenses incurred by the Insured, with the Insurer's prior written consent, which may form the subject of a claim under (a) above.

Limit of Liability any one Occurrence	€1,300,000
Limit of Liability any one Period of Insurance	€1,300,000

The Insurer will not be liable under this Extension for legal liability or defence costs and expenses:

1. in respect of indemnity to any person, otherwise indemnified under this Policy, who commits, participates in, condones, instigates or knowingly allows
 - a) any dishonest, fraudulent, criminal or malicious act or omission.
 - b) Sexual Abuse
2. arising out of any act, omission, conduct or contact described in paragraph 1 a) and 1b) above committed by any person after
 - a) the Insured had actual knowledge that, or had reasonable grounds for believing that such person had been involved in any such act, omission, conduct or contact.



Public & Products Liability Policy Schedule

- b) failure by the Insured to fully investigate and/or act upon any allegation that such person had been involved in any such act, omission, conduct or contact.
 - c) failure by the Insured to comply with any procedural guidelines adopted by the Insured and/or advised to the Insurer.
- Sexual Abuse shall mean any actual or attempted conduct or contact of a sexual nature, including but not limited to, conduct or contact involving sexual gratification, discrimination, coercion, harassment or pressure of any kind.
- Limit of Liability shall mean the total amount payable for all damages and all costs and expenses.

Adjustable Premium

The premium for this Section is a Minimum Premium calculated on the projections provided to the Insurer and is adjustable based on year end declarations.

The Policy Definition of Minimum Premium is amended to read;

Minimum Premium shall mean the minimum premium retained by the Insurer in respect of this Policy which shall not exceed 100% of the amount shown as Premium on the Policy Schedule.

Endorsements are subject to the Terms, Definitions, Conditions, and Exclusions of the Policy.
