



## Broker Declaration

Dated 1<sup>st</sup> November 2018

Cumann Lúthchleas Gael

Property Insurance

To Whom It May Concern

### Insured

Cumann Lúthchleas Gael, which consists of a Central Council, 5 Provincial Councils, (Connacht, Leinster, Munster and Ulster and Britain ), thirty-two County Committees and their subsidiary units and clubs and associated bodies including the Handball, Camogie, Rounders and Ladies Gaelic Football Associations, have a Property Programme which insures, on a reinstatement basis, all Buildings, owned, rented, leased by the Insured or for which the Insured is responsible in connection with their Business as noted hereunder.

### Business of Insured

Currently set out in the policy as Sports and Cultural Organisation whose core objective is advancement of Gaelic Sports responsible for the organisation and promotion of Gaelic games of Football, Hurling, Handball, Rounders and Camogie and Property Owners

### Insured Perils

The Policy provides cover on an All Risk Basis including Fire, Lightning, Explosion, Storm Damage, Escape of Water from any Tank Apparatus or Pipe, Glass Breakage, Theft and Subsidence on Buildings.

### Period of Insurance/ Insurer

The policy operates for the period November 1<sup>st</sup>, 2018 to October 31<sup>st</sup>, 2019. It has been arranged by the Association's Insurance Brokers, Willis Towers Watson and is underwritten by AIG Europe Ltd and others under Policy Numbers ARX05055 and ARX06018 to provide the following (which is subject to the terms and conditions of the Policy).

1. All Buildings	Total Sum Insured €907,738,000
	Inner Limit Football/Artificial Pitches - €250,000 any one Pitch
2. Contents	Up to 25% of the Reinstatement Cost of each individual building
3. Loss of revenue	Up to 25% of the Reinstatement Cost of each individual building
Example for 2 & 3 above	Building Reinstatement Cost - €1,000,000
	Contents Sum Insured up to - € 250,000
	Loss of Revenue Sum Insured up to - € 250,000

If additional cover for Contents and/or Loss of Revenue is required please email [gaageneral@willistowerswatson.com](mailto:gaageneral@willistowerswatson.com) or contact Brian Roche Direct Dial 01 4074917 Contents & Revenue sums insured that are in excess of ¼ of the Building Sum Insured must be advised each year.

### Excess

The policy is subject to the following excesses:

- €5,000 any one occurrence – All Losses excluding Flood and Escape of Water
- €6,000 any one claim – Damage to Ball Stop Nets caused by Named Storm or Storm in excess 100 MPH
- €25,000 any one occurrence – All flood losses and where loss occurs as a result of flooding following a heavy rainstorm
- €5,000 any one occurrence – All Escape of Water Losses on locations that did not have claim in 2010/2011
- €20,000 any one occurrence – All Escape of Water Losses on locations that had a claim in 2010/2011
- €5,000 each and every claim – All Escape of Water Losses where clubs have adopted Freeze Prevention Guidelines
- €1,000 each every claim – All Theft Claims where remote CCTV monitoring with Live audio warnings is installed and operational e.g. Netwatch Security System, Redcare or other equivalent service.

### Subject to

- Cover is provided for Buildings of Standard Construction Only. Buildings of non-standard construction may be subject to additional underwriting requirements and must be declared to ensure that cover is in place.
- Policy subject to the terms, conditions and exceptions of the policy
- **Policy provides cover in respect of Affiliated Units of the Association only**

## Important Note

Should a claim arise under the Property Insurance Program, Affiliated units are not permitted to appoint a Public Loss Assessor. Should an affiliated unit proceed and appoint a Public Loss Assessor, the assessment of the claim by Insurer's will supersede the assessment by the appointed Public Loss Assessor

## Ball Stop Net Coverage

- Material Damage to Ball Stop Nets is covered provided the Nets are adequately maintained and are erected. The policy does not cover claims where the damage is caused by wear, tear and deterioration of the Ball Stop Nets.
- All retractable Ball nets must be retracted when not in use (these are the automated Ball nets) Retractable means easily taken down or moved and No cover in event retractable nets were not retracted overnight or when not in use

## Key Risk Management Guidelines

### Freeze Prevention Measures

#### Preparation & Precautions

- If buildings are left unattended during winter months, the entire water system must be drained down.
- Monitor temperatures in areas which are vulnerable to freezing and have arrangements in place to increase the level of heating within the area if low temperatures are experienced.
- Seal all unnecessary openings, damaged doors, broken windows and unnecessary vents. (However some level of ventilation may be required)
- Heating systems / boilers are crucial in order to provide some level of heating and minimise risk of burst pipes – they should be regularly serviced by qualified specialists.
- Buildings with water services should be provided with heating sufficient to maintain a minimum air temperature within every part of the building of at least 10°C and Frost Stats must be fitted to ensure that this temperature is maintained.
- Inspect piping in order to determine the level and quality of insulation afforded and this should be checked on a regular basis to check integrity.
- Insulation material must be maintained in a dry state and this is particularly important regarding external or underground pipes.
- Insulation should be provided around all fittings including bends, valves, tees etc.; smaller pipes will require a greater thickness of insulation.
- During cold spells monitor temperatures every couple of hours and implement control measures if there is an increased risk of low temperatures.
- There may be water installations which cannot be drained down i.e. toilet cisterns, toilet pans, low section of water tanks etc. In these cases it may be necessary to add an anti-freeze solution to the water.
- The location of drain valves, stop valves etc. must be known by key personnel in order that the water supplies can be isolated immediately should there be a problem.
- Sprinkler systems will require special attention. It is important that alternate wet/dry installations are changed over at the appropriate time. Sprinkler system must be monitored off site at a third party alarm monitoring station in order to ensure an appropriate response by experienced staff should system activate. Sprinkler bells must be kept operational.

### Emergency Response Procedures

- During winter months when there is an increased risk of burst pipes it is important that there are regular building and plant inspections undertaken. This is particularly important overnight, at weekends and also over the Christmas holiday period when the building could be unattended for days. During vulnerable periods the buildings must be checked.
- An Emergency response plan should be developed and a team appointed to deal with extreme weather conditions to ensure that the correct preventative actions can be taken when needed.

### Housekeeping

- Premises should be checked for smoking materials (Smoking Zones) before premises vacated. Metal Receptacle Ashtrays to be used and fixed.

Full details on Freeze Prevention can be obtained by contacting your County Board, Willis Towers Watson or the GAA Risk & Insurance Manager at Croke Park



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Prepared By

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