**Insurance policies**

The Association arranges an annual Property & Liability Insurance cover for all affiliated units of the GAA/LGFA and Camogie Association. Premiums are billed by GAA finance department to GAA County Boards and the LGFA and Camogie Association who allocate and collect the premium across their affiliated units. If a unit has not paid the premium as billed they will not be provided with an indemnity in the event of a claim arising under either policy cover. Cover is conditional on the unit being a current affiliated unit and in compliance with the relevant Associations Official Guide and GAA Code of Behaviour Underage at all times.

The renewal date of all covers is 1 November annually and our appointed insurance brokers are Marsh Ireland.

Attached are copies of the Combined Liability and Property insurance documentation and all units should read this documentation carefully to ensure they ae familiar with the terms and conditions of cover.

In particular we would like to highlight the following;

**Property**  
Buildings are insured on a reinstatement value basis where max sum insured per location is €10m with inner limits of €250,000 per full size artificial pitch and €110,000 per grass pitch. Policy excesses are listed on page 4. Cover only responds in the event of an Insured Peril (Fire, Lightening, Theft etc. as detailed in policy document etc.) occurring.

**Liability**  
The business of the GAA as declared to insurers is that of a Sporting Organisation responsible for organisation and promotion of Gaelic Games.

Liability Insurance cover is not in place to cover individuals but in place to cover the legal liability of the affiliated unit. Therefore, when a solicitor’s letter is received by a unit, Liability Insurance is in place to respond to that correspondence on behalf of the unit and the claim is handled accordingly by Insurers subject to the T&C of the policy.

All clubs must have a current Health & Safety Statement with risk assessments completed in place.

Fundraising and all Health and Wellbeing activities must be notified in advance and an extension of cover requested.

Engagement of event sub-contractors and third party participants – please refer to page 8 and in particular units are reminded not to enter into any contract for services before submitting the contract for review as failure will invalidate cover.

Engagement of Community Scheme workers – please refer to page 6 for Insurer’s requirements.

Construction and Development works – please refer to page 7 for Insurer’s requirements.

Gym facilities and Third-party contractors – please refer to page 8 for Insurer’s requirements.

Licensed bars and Personal trainers – please refer to page 9 for Insurer’s requirements.

Exclusions of cover – please refer to page 11 for the noted exclusions.

*Please note that if a formal claim arises and it is established that the affiliated unit was in breach of the terms of cover, Insurers will decline the claim and the affiliated unit will be solely responsible for funding all claims costs and any awards from their own resources.*

**Insurance Contact Information**

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