7 St James Terrace Malahide Co. Dublin T + 353 1 845 4361 F + 353 1 845 4439
e-mail: info@ermfinancialservices.ie web: www.ermfinancialservices.ie

ICA Members Public Liability Insurance Cover
Insurer: Hiscox Insurance Company Limited – Policy Number: HU P16 1719564(8)
Period of Insurance: 14th January 2020 – 13th January 2021

Public Liability Insurance

The policy provides cover in respect of all sums, which the Association shall become legally liable to pay in respect of bodily injury or illness of any person (not being a person under a contract of service of apprenticeship) or damage to any Third Party property happening in connection with the business described in the Policy and occurring:

(a) Upon or about the premises of
(b) During and in connection with the duties elsewhere of any member of the Association

The Business Social, Educational and Cultural Organisation

The Premises

(a) 58 Merrion Road, Ballsbridge, Dublin 4
(b) Any other premises temporarily hired by or lent to the Insured for the purposes of any meeting, sale or social function by the Insured

Limit of Indemnity

(a) €6,500,000 any one occurrence/ unlimited in any one period of insurance
(b) €31,744 any one period of insurance involving damage to Third Party Property caused by vibration or by the removal or weakening of support

Extensions:

(a) Liability for loss of damage to premises (including fixtures or fittings thereof) hired or rented but excluding the first €325 of such loss or damage unless caused by Fire or Explosion
(b) Liability assumed under Hiring Agreements with owners of premises for the fire of such premises including liability to Third Parties but excluding the first €325 of any claim.

Notes:

(1) It is a condition of Extension (b) that the conduct and control of all Claims for which your Insurers may be liable by virtue of the extension be vested in your Insurers.
(2) Members are respectfully requested not to sign any Hiring Agreement, which imposes on the Insurers a Liability, which would not attach in the absence of such Agreement.
(3) Food Poisoning risks

Policy Exclusions:

(a) Claims arising from ownership, possession or use of any mechanically propelled or horse drawn vehicles, any vessels or craft.
(b) Loss or damage to property (other than "Premises" as above described) in the charge of or under the control of the Insured or any servant or agent of the Insured.

Subject to Policy Terms and Conditions