

ARACHAS



**Table Tennis Ireland
Insurance Programme
for 2024**



Arachas Expertise

Expertise in the Sporting Sector

- Specifically deal with 42 NGB's.
- We design bespoke products for sports ranging from Diving Ireland to Mountaineering and everything in between each is unique to the association.
- Most recent scheme for Irish Assoc for Adventure Tourism.
- We deal exclusively with Global Insurers who's specific areas are sports centric
- We have an exclusive arrangement with Companies for Ireland (32 counties)
- We bring global expertise to local markets to assist Sports bodies & clubs.
- We also deal with local Insurers on an individual sports basis

Policies in force for 2024

- Employers Liability - €13m
- Public/Products Liability - €6.5m
- Professional Indemnity - €2,600,000
- Personal Accident - Medical expenses, loss of earnings and capital benefits
- Directors & Officers - €1,000,000
- Travel Insurance General - Medical Expenses abroad, Personal Liability, Cancellation, Personal

Table Tennis Ireland

Public and Products Liability

Limit of Indemnity €6,500,000
Excess €250

Covers the association and members for claims brought against them by members of the public or members of the association arising from accidents for which they are held legally liable while engaging in insured activities.

Also covered is the association and members for claims against them for damage to a third party property.

Public and Products Liability FAQ

- **Are we covered for fundraising activities?**

Yes, but activities such as fun days including Bouncy castles or any high - risk activities may be excluded

- **We need a letter of indemnity for a venue where we are holding an event?**

Please contact Arachas and we can arrange this immediately

Table Tennis Ireland

Employers Liability

Limit of Indemnity - €13,000,000

Excess €0

Employers' liability insures against liability and costs, in respect of personal injuries incurred by employees in the course of employment, during the period of insurance

Covers the association for claims brought against them by employees and/or volunteers for which they are held legally liable in court.

Table Tennis Ireland

Professional Indemnity

Limit of indemnity - €2,600,000
Excess €0

Covers board members/committee members/coaches 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.

Personal Accident – General Members

This is a policy designed to offer supplementary benefit toward bodily injury to members as the result of an accident.

Insured Persons:

All members of the Insured resident in Republic of Ireland or Northern Ireland

Whilst an Insured Person is:-

(a) at any ground or premises where the Policyholder has arranged a fixture or training session for the purpose of taking part in an Insured Sport.

(b) Travelling, other than by air, to or from fixtures or training sessions as a member of an organised party under the direction of the Policyholder.

(c) Engaging in any social activity organised by the Policyholder.

Insured Sport shall mean any sporting activity which has been notified to and accepted by Chubb

Schedule of Benefits

Bodily Injury resulting in:

Death

Category A

€30,000

Permanent Total Disablement

€30,000

Permanent Disabling Injuries

Up to €30,000

Accident Medical Expenses

Up to €1,000

Dental Expenses (Accidents Only)

Up to €500

Physiotherapy (Accidents Only)

Up to €500

Excess

€75

Personal Accident FAQ'S

- **I have a muscle injury that has been getting progressively worse over the past few months and I have to get a scan and physio treatment, am I covered?**

No, the policy is for a sudden and unforeseen, identifiable accident that causes bodily injury. Repetitive strain injury is not covered.

- **I have Private Health Insurance, do I have to use this first before I can claim on this policy?**

Yes, any cover provided by PHI must be used first and this policy will pick up the portion that is not covered

Personal Accident FAQ'S

- **My medical costs were covered via NHS or another organisation, but i still suffered bodily injury, can I make a claim?**

You cannot claim for medical expenses if you did not incur an expense, however if you have suffered permanent total or partial disablement you may be able to claim a capital benefit towards the loss.

- **I need dental work following an accident, is this covered?**

Yes, dental cover for up to €500 is covered

Personal Accident Claims process

Current process:

- Arachas will be notified of Injury by member or club or by Table Tennis Ireland
- Arachas send membership number to TTI for verification, TTI usually respond within 24 hours.
- Arachas send claim form direct to member to be completed and returned along with all receipts/invoices or relevant documents.
- Member returns docs to Arachas who send them to insurers and deal with any insurer queries.
- Arachas negotiate and check any settlements are correct and offer settlement to member.

Directors and 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's business. It also covers costs incurred during investigations by the regulators or authorities, Employment practices Liability for Employment Disputes & Organisational & Professional Liability for claims brought against the Association itself.

Trustees Liability €1,000,000
Excess €0

Organisational & Professional Liability €1,000,000
Excess €500

Employment practices Liability €1,000,000
Excess €7,500

Travel For International Players

Travel - Overseas trips outside of Ireland – Any trip in organised by Table Tennis Ireland arranging travel outside of Ireland.

Members and Staff covered in conjunction with trips overseas arranged by Table Tennis Ireland.

Coverage is for amateur members domiciled in Ireland

Insured Person(s): All registered members of the Policyholder resident in the Republic of Ireland or Northern Ireland while on a Trip as declared to Us and with a maximum duration of 31 days

Geographical Area: Worldwide excluding Cuba, Iran, Sudan, Syria, Crimea region of Ukraine, and North Korea and Russia, Ukraine and Belarus (see also General Exclusion 24 in policy wording regarding sanctions)

Travel Benefits

1. MEDICAL EXPENSES	€ Unlimited
2. CANCELLATION AND CURTAILMENT	€ 15,000
(Per person & Maximum of €375,000 in the aggregate)	
3. REPATRIATION	€ UNLIMITED
4. PERSONAL BELONGINGS	€ 15,000
5. PERSONAL LIABILITY	€ 7.5M
6. OVERSEAS LEGAL EXPENSES	€ 75,000

Travel general FAQ'S

- **Are members covered if travelling to another country to take part in an event?**

Only if this trip is arranged by Table Tennis Ireland

- **I am a member of Table Tennis Ireland but am resident in another country, does this policy cover me?**

No, Members who are resident outside of Ireland must arrange their own travel insurance

- **We have coaches and support staff travelling with a team are they covered?**

Yes, the policy covers all staff as well as players on any international trip organised by Table Tennis Ireland

Useful Contact Numbers

Claims	ngbclaims@arachas.ie	General Info:	anthonymurphy@arachas.ie
Ph:	01-2135000	Ph:	01 – 4989014

Assistance while travelling abroad

If assistance is required at any time, call +353 (1) 440 1761 and follow the instructions on the Business Class Assistance line.

When Business Class Assistance is called the following information will be needed:

1. the caller's name and the name of their employer, company or organisation;
2. the contact number and address where the caller can be reached; and
3. the nature of the assistance needed.