

## Table Tennis Ireland Insurance Guide for Clubs – 2024/2025

This FAQ guide is designed to clarify the insurance cover provided through Table Tennis Ireland (TTI) for affiliated clubs and members. It also explains what is meant by 'approved activities', and the requirements for ensuring your club and members are fully covered.

### Frequently Asked Questions (FAQs)

#### What insurance cover does TTI provide?

TTI offers comprehensive cover for all affiliated clubs and members engaging in approved activities. Coverage includes:

- Public Liability (€6.5 million): Covers injury or property damage claims from third parties during TTI activities.
- Professional Indemnity (€1.3 million): Covers coaches and officers for errors or omissions in instruction or advice.
- Employers' Liability (€13 million): Covers injury to volunteers, staff, or officials undertaking TTI-related duties.
- Personal Accident: Medical, dental, and physiotherapy expenses for sudden accidental injuries sustained during TTI activities.
- Travel Insurance: Only applies to trips abroad organised directly by TTI for selected teams and staff.

#### What are "approved activities"?

Approved activities include any event, training session, match, outreach initiative, or club programme that is run under the governance of Table Tennis Ireland and complies with TTI's safeguarding, vetting, and governance requirements. If an event is run by unaffiliated individuals, or breaches TTI policy, it may be considered unapproved and not covered.

#### When is a club or member covered?

Cover applies when:

- The club is fully affiliated to TTI.
- All participating members (players, volunteers, coaches) are individually affiliated.
- The activity is approved by TTI, and run in line with safeguarding and conduct requirements.

#### Can new members attend before affiliating?

Yes. New members may attend **up to three sessions** before registering. However, full cover only activates once the member is officially affiliated through the club.

#### What is not covered?

- Activities led by unaffiliated individuals or coaches operating commercially under separate trading names.
- Independent international travel not organised by TTI.
- Repetitive strain injuries (only sudden accidents are covered under the Personal Accident policy).
- Equipment loss or damage unless a separate Property policy is arranged.

#### Does a venue need a letter of indemnity?

Yes. Clubs using external venues can request a letter of indemnity from Arachas to meet the facility's insurance requirements. (e mail [info@tabletennisireland.ie](mailto:info@tabletennisireland.ie) or [ngbclaims@arachas.ie](mailto:ngbclaims@arachas.ie))

#### What should clubs do if an incident occurs?

Clubs should report any incidents immediately to both Table Tennis Ireland and Arachas Insurance. Do not wait for a legal letter. Prompt reporting ensures better support and defence if required.

#### Should property, like table tennis tables, owned by a club be insured separately

Yes please ask for details of cover through Arachas.

## Club Affiliation and Membership 2025/26



### **Are Volunteers officers, club officials, coaches insured?**

Yes once appropriately affiliated to TTI.

### **Is a qualified coach covered if coaching as an individual in a local school for reward? (not sanctioned by TTI or the club)**

If the coach is receiving minimal remuneration this should be ok, but if the coaches' main source of income or full time occupation is coaching , or if they are trading under a separate name i.e. a limited company, they should have their own insurance in place.

### **Is a coach covered (even if being paid or in a voluntary capacity ) in another setting coaching on behalf of TTI?**

If they are coaching on behalf of TTI or a member club they are fine.

### **Is a coach working voluntarily in a school/youth club covered while representing the club as an outreach programme.**

Yes coaching on behalf of club or TTI is fine

### **Do coaches who want to coach outside of an affiliated club or TTI sanctioned programme, need their own additional insurance?**

Yes, as above, if they are receiving nominal payment for this it can be classed as expenses , but if the coaches main source of income or full time occupation is coaching , or if they are trading under a separate name i.e. a limited company, they should have their own insurance in place.

### **Clubs do not need any additional insurance cover to operate in a local facility outside of what is provided in this policy so long as the club is fully affiliated with TTI.**

Correct, and we can issue a letter of indemnity if a facility requires the same.

### **Are there any other times or situation where a club would need to purchase additional insurance? for example, providing specialist one to one coaching with participants who are not affiliated (paid up members of TTI) to the club or TTI.**

No this should be fine, however the clubs may need to purchase their own Property Insurance if needed, their own directors and officers insurance if needed and their own Cyber insurance if needed. If the clubs are arranging their own travel they must arrange their own travel insurance as the TTI policy only covers them for trips arranged by TTI for members and staff travelling to events to represent TTI. Clubs who travel to compete in events which require travel must have their own travel insurance unless selected to compete for Ireland through TTI

### **Counselling**

The Claims Administrator will give Your employees/members (including any members of their immediate family who permanently live with them) a confidential counselling service over the phone. This will include, where appropriate, referral to relevant voluntary or professional services.

To contact the counselling helpline, phone **1850 670 407**. These calls are not recorded.

### **Contact Information**

For Insurance Queries or Letters of Indemnity:

- Email: [info@tabletennisireland.ie](mailto:info@tabletennisireland.ie) or [ngbclaims@arachas.ie](mailto:ngbclaims@arachas.ie)
- Phone: 01 213 5000 (TTI) or 01 625 1135 (Arachas)