



Presentation to Cork County Board

# **GAELIC ATHLETIC ASSOCIATION**

February 2014

Willis

# Agenda

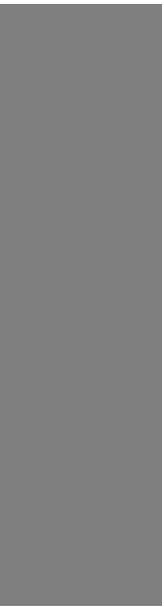
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- **Key Facts**
- **Liability Insurance**
- **Property Insurance**
- **Injury Scheme Update**
- **Questions**

# Key Facts

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- **5 Year Liability Claims**
  - **288 Claims**
  - **€8.5 million (€5 million Slip/Trip/Fall)**
  
- **5 Year Property Claims**
  - **399 Claims**
  - **€6.65 million**
  
- **Central Council 2013/2014 Contribution - €1m**
  - **Injury Scheme Rebate**
  - **Insurance Scheme**



Section One

# **LIABILITY INSURANCES**

# Liability Insurance

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- Public Liability
- Products Liability
- Employers Liability
- GAA retains (pays for) the first €1.6 million of claims expenses annually
- Insurance covers all Affiliated Units of the GAA- LGFA / Rounders / The Camogie Association and Handball Association
- Insured activities – GAA as a sporting and cultural organisation

# Public Liability

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## Non GAA use of Properties - “Hirers” Insurance

- Provides cover in the event of GAA Properties being used by Third Parties for non GAA Activities
- Only in place since 2009
  - Claim experience at Nov 2013;
  - 39 Claims Reported Potential Payments - €1.6M Average claim award €40k
- Claims experience highlights major weaknesses in Control of Properties
- No safety Statements or risk assessments in place
- No record keeping of the Use - no booking forms – Not even a Diary record
- Proof of TP insurance with specific indemnity not requested or provided
- No incident book / No cleaning records / No Club Members present

# ***Excluded Activities (unless authorised by the GAA prior to the event.)***

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- **Circuses/Fairgrounds**
- **Bouncy Castles/Bungee Jumping/Inflatables &/or Any Hired Amusement/Trampolines**
- **Animal Shows**
- **Commercial Discos**
- **Rock/Pop Concerts**
- **Motorised Sports or Racing**
- **Parachute Jumping/Abseiling or Rock Climbing or other dangerous activities**
- **Fireworks Displays**
- **Scrap Metal Collecting**
- **Activities which take place on Public Highways**
- **Use of Facilities by Third Parties who do not provide Proof of valid Insurance**

# Claims Experience

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## Claims Increasing!

### Key Causations

- **Slips/Trips/Falls on Properties**
- **Assaults**
- **Uneven Surfaces – Car Parks**
- **Lacerations**
- **Inadequate Lighting**
- **Spillages on Floors**
- **Lack of Control of Access to and Use of Property by Third Parties & Members**

# Claims

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# Tripping Hazards Indoor

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Metal Strips Dividing Floor Surfaces

Defective/Torn Floor Coverings

Objects/Crates /Kit Bags left in Concealed Areas

## CLAIMS EXAMPLES

Fractured Wrist/Nerve Damage (€59K)

Fractured Vertebrae (€42k)

Fractured Shoulder (€25K)



# Outdoor Falls

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<b>Potholes</b>	<b>(€40K)</b>
<b>Uneven surfaces</b>	<b>(€25K)</b>
<b>Poor Lighting</b>	<b>(€20k)</b>
<b>Wet embankments</b>	<b>(€23k)</b>
<b>Defective drain covers</b>	<b>(€29K)</b>
<b>Poorly Lit Steps</b>	<b>(€20k)</b>
<b>Depression in Running track</b>	<b>(€15k)</b>





# Wet Floors

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Documented Cleaning Procedures

Dry Mopping

Notices

Cordon off

Foam Party!!!

Claims Example

Slipped on Wet tiled corridor at entrance to Bingo

Slipped Disc

Reserve €100K

Slipped on Wet Dance Area

Fractured Collar Bone

€30,000



# Dance Floors

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Overcrowding

Glass breakage/Spilled Drinks

No Drinking and Dancing please

Can be defended- If we can show Procedures work

Designate a Spillage/Breakage Patroller

Claims Examples

Slipped on Broken Glass Laceration €24K



# Assaults

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**Fracas at Functions**

**Inadequate supervision of Boisterous/Unruly behaviour**

**No intervention by staff**

**Increased exposure at Private Parties / Private use of facilities**



## Claims Examples

**Assault at 21<sup>st</sup> Party - Fractured Jaw €24k**

**Recently enjoyed a success in Cork in defending such an action as club had excellent records and witnesses in place. The Judge commended the club members for how the handled the matter**

# Children Straying Into Danger

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Gym Equipment

Unlit Areas

Machinery Shed/Room

Kitchen Areas

Claims Example

Injury to jaw trying to lift heavyweight(Gym)

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€15K+

Child climbing over seats at ground

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€40k reserve



# Defective Equipment

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Nets and Goalposts/Gates & Fencing

Bar Stools/Folding Tables

Clubhouse Surfaces

Electrical & Heating Equipment

## Claims Examples



Brick gave way on perimeter wall at club

Fractured Wrist & Lacerations €25K

Crossbar on goalposts collapsed

Fractured Vertebrae €28K

Gate at club fell onto Third Party

left elbow Injury & LOE

€75k settlement + costs

# Ladders

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Not Footed or Secured

Left Unattended

Positioned on Unsafe Surfaces

Unauthorised Access and Use of Ladders

Ladders Not Fit for Purpose



Scheme worker used club ladder to cut trees – paraplegic injuries - €800,000 reserve

Third Party used club ladder to put up decorations in clubhse Person footing walked away - €132k

Club member fell off ladder erecting bunting in club Hall number of injuries - €75k reserve

# Staircases / Lighting

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Loose Handrails

Defective Surfaces

Poor Lighting (Internal & External)

CCTV

Make sure they are Dry

Claims Examples

Fall due to Inadequate Lighting

Fractured Leg

€30K

Fall on step at club premises

Fracture Shoulder

€25K





# Prevention

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Check for Defects and Carry Out Repairs



# Prevention

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## What we need to do!

Annual Safety Statement maintained and updated

Floors/Common Areas Inspected before and After each Event

Document Cleaning Procedures

Develop Spillage Procedures

Control Access to Club Facilities. Members only?

Remove Unruly Visitors or Refuse Permission

Check Equipment before it is Used                      - If Broken Remove It

# What To Do When An Accident Occurs

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Initial Report Form

Details Of Injured Person

Accident Location & Weather Conditions

Circumstances Of Accident

Treatment Received

Procedures

Equipment

Photographic Evidence

Witness Statements

Report to Sinead Quinn

ACCIDENT INFORMATION

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Location of Accident: \_\_\_\_\_

OTHER VEHICLE INFORMATION

Vehicle Year / Make / Model: \_\_\_\_\_ License Number: \_\_\_\_\_

Driver's Name: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Driver's Insurance Agency / Insurance #: \_\_\_\_\_

WITNESS INFORMATION

Witness 1 Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Witness 2 Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Prubanks Collision Center Logo / Info

YOUR VEHICLE INFORMATION (Give this portion to other driver)

Vehicle Year / Make / Model: \_\_\_\_\_ License Number: \_\_\_\_\_

Name: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Insurance Agency / Insurance #: \_\_\_\_\_

# Claims Success

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- **Potential to Defend**
- **Recent Successes**
- **GAA Fund €1.6m of Liability Claims – This is your money we need to protect it**
- **Clubs must assist and cooperate fully with GAA loss Adjusters (Garwyn)**
- **All witnesses should be requested to come forward to provide statements and assist in defending spurious actions**

Section 2

# **PROPERTY INSURANCE**

# Property Insurance

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## Physical Assets

## Broad Form of Cover

## Reinstatement Basis

- Buildings
- Contents (25% of buildings reinstatement)

## Insured Locations

- All property owned or affiliated by the GAA

Clubs must be proactive in managing Property in particular in the event of adverse weather warnings

# Property Insurance

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## Revenue

- **Up to 25% of reinstatement cost of building (per 12 months of indemnity period)**
- **Indemnity Periods**
  - **Stadia & Major Clubs – 36 Months**
  - **All other locations – 24 months**

# **Excess Under Property Damage Policy**

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## **Flood**

€25,000 Each and Every claim per location .

## **Escape of Water**

€4,000 Each and Every claim subject to heat trace being in place or pipes drained and anti-freeze solution added.

€ 10,000 Each and Every loss if no Heat Trace or Pipes drained/Anti-Freeze solution added, were no Burst pipe claim occurred in 2010/2011.

€ 20,000 Each and Every claim for Locations that had a claim in 2010/2011.

## **Theft**

€ 4,000 Each and Every claim. If Netwatch installed deductible reduces to €1,000 all losses per location.

## **All Other Claims**

€4,000 Each and Every claim.

**Section 3**

# **INJURY SCHEME UPDATE**

Willis

# GAA INJURY SCHEME

## ON-LINE CLAIMS NOTIFICATION

A screenshot of the GAA Injury Claim Form. The form is titled "GAA INJURY CLAIM FORM" and includes instructions on how to complete it. It is divided into sections, with Section A being the most prominent. Section A contains fields for "Commitment Number", "Name of Club/Club or Ground/Club (if any)", "Full Address of Club/Club", "Full Address of Club", "Date of Birth", "Type of Injury (e.g. Football, Hockey, Hurling or Other)", "Injury Number", "Date of Injury (e.g. 20/01/2011)", "Classification of Injury", and "Type" (with radio buttons for A, B, C, D). Below Section A, there are checkboxes for "Injury Status" (Injured, Not Injured, Amputated) and "Medical Insurance Status" (Yes/No). A field for "Please provide URL name of your Medical Insurance Claim Form" is also present. At the bottom, there is a disclaimer: "The Injury Scheme only provides cover for non-commercial sports up to the limit specified under the scheme. If you have medical expenses, a claim must be made with your Medical Provider. Therefore you must supply a statement of medical or other confirming you are not covered for your medical costs from your Medical Provider. Patients to supply name with which the assessment of your claim".

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# **GAA INJURY SCHEME**

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- **GAA On-Line claims system will go live in 2014**
- **Register all claims through a secure sign on and password – 60 day reporting rule still applies**
- **See at a glance the current status of each claim**
- **Help you keep track of all claims**
- **Reduce your workload – less phone calls to Willis**
- **Easier handover to a new officer**
- **Full training available on GAA Elearning Platform & back up from Willis**
- **More efficient and effective system for everyone**

# Mouthguards & Helmets

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- **Mandatory for all players to wear Helmet or Mouthguard**
- **Must confirm on the Injury Scheme claim form that the claimant was wearing same**
- **Must also confirm that the helmet has not been modified – modification is not acceptable**
- **Failure to answer the questions will result in Willis querying same**



# PROBLEMS IN SECURING CLAIMS SETTLEMENTS



# Problems???

- **Incorrect Claim Form**
- **Private Medical Insurance – Unanswered**
- **No date or details of Injury**
- **Missing Signatures & Membership No.**
- **Social Welfare section left blank**
- **Incomplete Medical Section**



# Problems???

- Referees Reports and Club Letters
- Medical and Dental Invoices
- Generic Receipts
- Private Medical Insurance - Statements
- Social Welfare and Statutory Sick Pay
- Period of Unfitness to Work



# Remember the following:

- **GAA Injury Scheme is a Self-funded benefit scheme**
- **It is not an Insurance Scheme**
- **There is no legal obligation to provide such a Scheme**
- **Only covers non-recoverable losses up to the specified limits**
- **Fraudulent claims will not be tolerated**
- **Its your Scheme, look after it and help us manage it**



# Willis Contacts

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- **General Insurance Queries – [GAAGeneral@willis.ie](mailto:GAAGeneral@willis.ie) –24/48 hour turnaround**
- **Injury Scheme – [GAAqueries@willis.ie](mailto:GAAqueries@willis.ie)**

# FAQ

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**Q: We have a hall at our club house and a local group (non GAA) have asked to use it? Are we covered?**

**A: Any third party using GAA property must provide evidence of their own valid Public Liability Insurance with a specific indemnity noted to the GAA club**

**Q: We have a ride on lawnmower at our club are members covered to use this?**

**A: The Use is covered by the Liability Insurance but there is no Motor Insurance cover. Any vehicle which is used on a public highway by law must have RTA cover. Car parks may be considered public highways – clubs need to review this**

**Q: We are holding a 5k fundraiser? Are we covered?**

**A: Not automatically - events on public highways are excluded. Advance notification is required and risk management practices must be put in place for cover to be extended. All participants must sign a waiver**

**Q: We have a club member doing some carpentry work on the GAA Premises. Is this covered?**

**A: Only general maintenance and upkeep works are covered. Major works are not covered and any individual being paid by the GAA to carry out works must have their own insurances in place.**

# FAQ

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**Q: A player sustained a serious injury on the pitch and a spectator assisted with their treatment – is this covered.**

**A: A good Samaritan act is covered under the GAA liability policy.**

**Q: We are about to undertake a major redevelopment are we covered?**

**A: If you use a contractor they arrange the insurance and Willis / GAA Risk and Insurance Manager will review this for the club. If the work is to be completed by club members, this is not covered.**

**Q: We have just completed a new development is it covered?**

**A: Yes – once the developer signs over the property to the club it is automatically included in GAA Insurance Programme. You should notify your county board of the revised Sum Insured and facilities.**

**Q: We have a gym and wish to open it to the public. Is this covered?**

**A: If the gym is being operated on a commercial basis, separate cover needs to be arranged by the GAA.**

**Q: Do the GAA have any specific guidelines in relation to Gym usage?**

**A: Yes please refer to the GAA Summary document for guidelines.**

# FAQ

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**Q: Are boilers covered under the GAA property policy?**

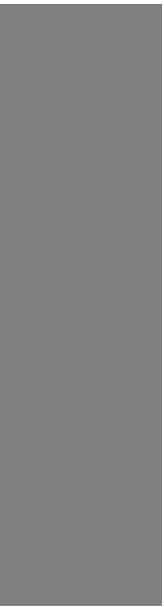
**A:** Domestic heating boilers are covered under the property policy for specific perils only like Explosion and Collapse and this is subject to the policy excess.

A separate Engineering policy can be taken out by the GAA Club for additional covers and statutory inspections. Please refer to the GAA summary document for further information.

**Q: What cover is in place for Generators, tools, implements etc.?**

**A:** Full cover applies subject to the policy excess of € 4,000 and the following:

- *Items must be chained to a secure fence / building when not in use.*
- *There shall be no claim for loss due to theft by members of the insured staff.*



**Go Raibh Míle Maith  
Agaibh**

Willis