

## Frequently asked questions

McMahon Galvin



### 1. How do we cater for new members trying out facility?

*All clubs are permitted to have/allow members use their facilities for a short period generally 2/3 training sessions to see if they are happy to join. They are not permitted to compete on behalf of the club.*

### 2. How are parents covered if they help out?

*They are covered if they take an action against the Association as Third Parties. The Personal Accident policy does not provide any cover. The type of event that would cause a claim would be where the parent was hurt helping at club training raking long jump etc. Those who might wish to be involved in coaching should be garda vetted and have attended an AAI coaching course*

### 3. Are other clubs coaches allowed deliver coaching to our athletics?

*Once a coach is a registered member of AAI and holds an approved Athletics Ireland Coaching Qualification and has the consent of the club that they are a member of and the club the athlete is a member of, they will be covered to coach any registered athlete from any club. This coaching cannot involve any payment or other compensation.*

### 4. Can a coach athletes of a club anywhere?

*No, coaches can only use facilities or venues approved by the club and also club should ensure their coaches fully comply with the relevant child protection codes*

### 5. What coaching level do I need to be able to coach?

*Athletic leader is the minimum coaching level required.*

### 6. Does coaching of University Athletes form part of this cover?

*No. AAI Clubs, County Board or Regions only are covered on the Public Liability Section*

### 7. Where can clubs train?

*Clubs can train at any suitable location approved by the club committee. Individuals training alone are not part of club training.*

### 8. Must we get an indemnity letter before we use any facility?

*No, the policy covers training at any suitable unspecified location agreed by the clubs committee.*

### 9. How do I get the farmer or other land owner whose lands we want to use for a race covered?

*Contact Mc Mahon Galvin at [info@mcmahongalvin.ie](mailto:info@mcmahongalvin.ie) and they will issue you with an indemnity form that you can pass to the property owner. It will list the property owner as a named party.*

**10. Are people covered to carry athletes in their car?**

*Not on our policies as motorists are obliged to have Motor Insurance. The owner will need to ask their own Motor Insurer if they have adequate cover. Most insurers cover transport of athletes once the car driver/owner is a volunteer and not being paid, however the car owner should get confirmation that covers drivers from their broker/insurer*

*Child Protection Guidelines need to be followed on transport of children*

**11. Are social events covered?**

*Yes, cover automatically includes all normal social or fundraising activities. It does not provide cover for hazardous events (Ice skating, bungee jumping, discos or regular events etc.).*

**12. Are school events covered?**

*Generally not as that is the responsibility of the school. If club is hosting an event to promote the club in the locality there is cover but no winners and no medals are presented and no stepping stones. (winners do not qualify to other competitions) There would generally not be more than 50/60 participants at such events and they are limited to one per club per season (2 in total)*

**13. Are summer camps covered?**

*No separate cover is required and McMahon Galvin can assist.*

**14. Are Open Sports covered?**

*They are for athletic events (but tug of war, puck fada etc, are not covered).*

**15. What is the lowest age group I can accept into the club?**

*There is no lower age group once the club committee are happy that there are adequate resources to protect younger children and also bearing in mind the Child Protection Guidelines*

**16. What is the lowest age for competition?**

*Under 9's (those aged 8 in year of competition) is the lowest age group that can compete in National, Regional, or County Events as per the Constitution and Bye-Laws of Athletics Ireland.*

*In respect of Inter Club Events, competition is permitted for all ages so long as there is no Stepping Stones (winners do not qualify to other Competitions).*

*Club competitions for own members or Open sports where there are prizes for all fall into the development part of the cover and once there is only one such event per club per annum then cover operates.*

*The only restrictions in this regard are those imposed by our Constitution rather than by our insurers.*



**17. Should I have a disclaimer on entry forms for Road, Track or Cross Country events?**

*Yes, all persons entering should be asked to confirm that they accept there is a risk to their entering a race. The disclaimer needs to be acknowledged and to include statement that the person has sought medical advice before entering*

**18. Should I have a medical disclaimer on entry forms for Road, Track or Cross Country events?**

*Yes. All persons entering should be encouraged to seek medical confirmation they are fit to complete.*

**19. Should entry forms always be used – at Club, Cross Country or Regional events?**

*Yes. All persons should be asked to complete to ensure the athlete understands there are risks associated with competing that they need to acknowledge.*

**20. If an athlete is spiked at a Cross Country race is there cover?**

*The Personal Accident policy will provide them with limited medical cover. If the course was constructed dangerously then there would also be cover for the organisations if an athlete takes an action against the organisers under the Public Liability policy. The other party would need to demonstrate that the organization was negligent and as a participant a member of the association, courts generally do not look favorably on these cases relying on the willing participant defense.*

**21. Is there any cover for injuries incurred in training?**

*No, the only cover in place is for situations where the injury is as a result of an accident at an official club training session. If you twist your ankle on a road run/or other unofficial training run, there is no cover.*

**22. What happens if someone is hurt at a club event?**

*The club secretary or other designated official contacts broker with details of the incident.*

Marie Lally	<a href="mailto:mlally@mcmahongalvin.ie">mlally@mcmahongalvin.ie</a>	01 836 3326
Eileen Hanlon	<a href="mailto:ehanlon@mcmahongalvin.ie">ehanlon@mcmahongalvin.ie</a>	01 836 3326
Peter Hanlon	<a href="mailto:phanlon@mcmahongalvin.ie">phanlon@mcmahongalvin.ie</a>	087 258 7675

*The incident report attached to this document should also be completed.*

**23. Is A&E €100.00 levy covered on Personal Accident policy?**

*No. It's a tax charge and not covered.*

**24. Is there an excess on the liability policy?**

*Yes €500.00 payable for damage to property claims not bodily injury and payable by the club at the time the claim is lodged against them.*

**25. Is club protected if it asks members to assist stewarding races without permits?**

*Not on the clubs liability policy*

**26. Does the AAI Personal Accident policy cover accidents at county training/regional events?**

*Yes once the accident occurs during the official training session/competition.*

**27. What are the medical cover benefits?**

*On the Personal Accident policy any registered member who is injured in an official club event there is cover for up to €5,000.00 per person for medical and physio benefits. The policy is subject to an excess of €50.00 and also the physio benefit is required to be recommended by a medical practitioner. The cover is for up to 6 trips to physio subject to above conditions. Claim form, needs to be signed by your club secretary and benefit is paid to the club.*

**Road Races:**

**1. Is the club covered to host a road race for benefit of clubs?**

*Yes once an AAI permit is issued and there are less than 1,000 entries (not competition) the cover for the club, county or regional board applies. The benefit of the event is for the club. Permits signed where you have no representation on organizing committee and club is not benefiting financially, there is no cover.*

**If more than 1,000 entries are expected what should I do?**

*There is a separate arrangement in place for such events – contact McMahon Galvin for details.*

**2. Are charity events covered?**

*You need to make separate arrangements with the office for these events. Contact D Marley.*

**3. To satisfy the insurance requirements do I need to have an ambulance?**

*The event management plan will dictate the level of medical support you need. There is no specific condition on the insurance policy.*

**4. Does the club who signs permit require to have an involvement in the race?**

*Yes the understanding of the permit is that clubs are represented on race committees and beneficiary from the event financially.*

**5. If the club does not apply for a permit does the policy provide cover?**

*No policy is issued only for IAAF/AAI approved events.*