

## TRIPS TO COMMERCIAL ACTIVITY CENTRES

In respect of visits to the likes of holiday camps (i.e. Butlins), horse riding centres, adventure centres etc. it is important to note that many of the activities offered by these centres are not covered by YWI insurance scheme.

It is therefore imperative that you use a third-party activity centre or facility that have their own insurance in place with a minimum Public Liability limit of €6,500,000 and proof of their insurance is obtained prior to attending the facility.

The YWI insurance scheme operates on the basis that the organisation of the trip to Third Party centre or facility is covered (i.e. travelling as a club group with appropriate supervision). While participating in the activities provided by the Third Party centre any incident which may give rise to a claim must be made against the proprietor's insurance **providing negligence can be established.**

It should be remembered that a situation could arise where injury sustained is not attributable to lack of care on the part of the proprietor. Let us consider a scenario where "horseplay" between club members results in an accident. In such a case questions regarding supervision and conduct of the club members would arise. Depending on the individual circumstances these may be considered under the terms and conditions of the YWI insurance scheme. Before organising these trips youth clubs are advised to observe and adhere to the following checklist:

- ✓ **Obtain a copy of the Third-Party activity centres or facilities Public Liability insurance which should be to a minimum of €6,500,000 and specifically state that the activities that youths will be engaged in are covered by the policy**
- ✓ **Where Third Party activity centres or facilities require signed Waivers to attending and partaking in the activities, Youth Clubs should obtain a copy of the Waiver and these must be signed by a youths parent or guardian. The Youth Club should never sign a Waiver on behalf of a youth, in circumstances where this is required the Waiver needs to be referred to the Local Youth Service prior or attendance at the Centre**
- ✓ **Once a decision has been taken to organise such a trip the Local Youth Service should be provided with full details along with a copy of the centres Public Liability insurance and Waivers for review and sign off**
- ✓ **Inform club members parents or guardians in circumstances where all or some of the activities in which they will participate are not covered by the YWI insurance scheme**

- ✓ **The Local Youth Service will in turn notify Marsh Ireland and provide them with a copy of the centres insurance and waiver for review**

**Please note: Some Local Youth Services have adopted a policy which prevents youth clubs from organising these types of activities. At all times clubs and volunteers will need to be mindful of their duties as leaders and should follow relevant local guidelines. Signed consent forms should be in place for all those on the trip including leaders. Further advice should be sought in the first instance from your Regional Youth Service Club Contact.**