

## **WHAT IS NOT COVERED BY THE YWI INSURANCE SCHEME?**

Property Owners Liability of Youth Clubs is not covered. Should a Youth Club own their premises then they must have separate insurance to cover their Public Liability as Property Owners. Should local Youth Clubs wish to insure these items, they should make enquiries through Marsh Ireland on 01-2026000

Equipment or personal belongings of the Youth Club, Youth Club Leaders or its members is not covered. Should local Youth Clubs wish to insure these items, they should make enquiries through Marsh Ireland on 01-2026000

**Travel** to and from the Youth Club is not covered: -

- Should a Youth Club Leader / Parent use their own vehicle to take members to and from club activities, they do so at their own risk which should be covered under their own motor insurance policy.
- Should Youth Clubs use mini buses, coaches or public transport it is important to ensure that the coach operator / owner / hire company has the appropriate motor insurance. Club members or Leaders should **NEVER** be transported in open backed trucks, vans or lorries that do not have fixed seats.
- In all cases the onus is on the Youth Club to establish that all those providing transport have their own adequate insurance cover.

**As a member of the YWI Liability Insurance Scheme a 'Master Policy' is issued to YWI and your group is included on the list of member youth clubs. All the points in this booklet regarding insurance cover are subject to the terms, exclusions and conditions of the master policy. The master policy may be inspected if so desired, on request to YWI. In practice however, you do not need a copy of the master policy and its inspection should not be required.**