

YOUTH WORK IRELAND INSURANCE SCHEME INFORMATION BOOKLET FOR MEMBER YOUTH CLUBS

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INTRODUCTION

For your benefit Youth Work Ireland (YWI) has arranged an insurance scheme for Youth Clubs affiliated to a Youth Work Ireland Member Youth Service. The YWI insurance scheme allows Youth Clubs to benefit from the “bulk buying power” of coming together with all other affiliated member clubs. Marsh Ireland have been appointed as the insurance broker for the Youth Work Ireland insurance scheme, we are a leading insurance broker to the community, voluntary and charitable sector and believe that working with our vast experience, knowledge and expertise within the sector should reduce waiting times and increase efficiency in the administration of your scheme.

Youth Work Ireland believe that to enable young people to maximise their involvement in a youth club it is important that there is a variety of activities available to cater for their needs and wants. To facilitate the undertaking of these activities careful attention to planning and administration on the part of the youth leaders is important, particularly in terms of their own and youths welfare and safety during activities. In this booklet you will find details of the YWI insurance scheme which includes details of the covers which apply to your club, the activities which are catered for, and indeed those which are not automatically catered for. In addition you will find Health & Safety Information which may be useful to you.

This facility only provides liability covers and does not cater for property or equipment and should you require cover for property please contact Marsh Ireland on (01) 2026000. For all queries which relate to the insurance scheme please contact your Local Youth Service who will be able to assist you.

The purpose of the insurance scheme is to indemnify YWI, Youth Clubs, youth club leaders and members in respect of their legal liability for accidental bodily injury to persons or damage to their property and the policy caters for legal liability for accidents or injuries which leaders or members suffer once they are delivering or partaking in agreed activities on behalf of YWI.

HOW TO AVAIL OF THE INSURANCE FACILITY

Youth Clubs wishing to avail of the YWI insurance scheme will: -

- Be affiliated to a Local Youth Work Ireland Service
- Meet the criteria for Youth Club practices and affiliation set out by the Local Youth Service
- Complete documentation (Insurance Form & Affiliation Form) and pay the appropriate premium
- Submit all relevant documentation (Insurance Form & Affiliation Form) and premium to the Local Youth Service, who in turn will forward these to Youth Work Ireland to be processed.
- The affiliation to Youth Work Ireland is through the local Member Youth Service and clubs will need to comply with all relevant governance and legislative requirements. Support for this comes through your local contact.
- Youth Work Ireland clubs must complete the NQSFVLYG annually.

PLEASE NOTE:

- Insurance cover for a Youth Club is **NOT IN FORCE** until the necessary documentation and payments are received by Youth Work Ireland.
- A Youth Club may register with YWI through the Local Youth Service. This provides access to a number of club services from YWI National Office but **DOES NOT IMPLY ANY COVER UNDER THE YWI INSURANCE SCHEME.**
- YWI does not offer a 'Top Up' facility to youth clubs insured through Community Association or Parish Council Policies. A review of the levels of cover provided for Youth Clubs under these arrangements highlighted a number of inadequacies. Youth Clubs in this category will now be required to take full membership of YWI insurance scheme, thus ensuring that they have the appropriate level of cover for the range of activities in which they are engaged.

INSURANCE COVER

Period of Insurance

1st January 2024 – 31st December 2024. This booklet will be updated annually in November and ready for the insurance year beginning in January.

Public Liability

Indemnity Limit €6,500,000 Any One Occurrence

Indemnity in respect of legal liability for claims brought against the YWI, Youth Clubs, leaders or members, by either members of the youth club or members of the Public as a result of accidental bodily injury, illness or disease suffered as a result of negligence of the Youth Club (including leaders and members)

Products Liability

Indemnity Limit €6,500,000 Any One Period of Insurance

Indemnity in respect of legal liability for claims brought against YWI, Youth Clubs, leaders or members, by either members of the youth club or members of the Public as a result of accidental bodily injury, illness or disease suffered as a result of goods supplied (including food and drink)

Employers Liability (including volunteers)

Indemnity Limit €13,000,000 Any One Occurrence

Indemnity in respect of legal liability for claims brought against YWI, by any Employers and Volunteers working for and on behalf of the YWI and Youth Clubs as a result of accidental bodily injury, illness or disease suffered as a result of negligence of the YWI and Youth Club (including leaders and members)

ACTIVITIES WHICH ARE COVERED

Please note that for all activities that are covered or for which you may require further cover that you ensure the Youth Club has proper supervision for the participants at all times and that the activities being undertaken by participants are within their capabilities. That volunteers or tutors have the appropriate skills, competency and knowledge. All activities should be planned and appropriate controls in place. Parents should have provided informed consent to either an agreed programme for club nights or by specific consent for offsite and other activities. For some activities further guidance will be available through our offsite and activities guidelines which is in development in 2020, advice can be sought in the first instance from your local contact. If you are organising an overseas trip/visit or exchange please contact our insurers and your local region for advice (Lergas provide good information on foreign exchanges).

The following are typical Youth Club Activities which are covered by the YWI insurance scheme for member's participation: -

- ✓ Achievement / Focus Days
- ✓ After school club (Excluding NASS network)
- ✓ Amenity areas – visits to
- ✓ Art competitions / Festivals / Arts and Crafts
- ✓ Assisting children with homework
- ✓ Basketball
- ✓ Bands – Playing in
- ✓ Beauty / Make up classes
- ✓ Bird Watching
- ✓ Board games
- ✓ Boats / Barge trips (excluding vessels in excess of 16ft)
- ✓ Booklets / Newsletters (Preparing and distributing)
- ✓ Bowling
- ✓ Take part in a Car boot sale
- ✓ Cakes (making and selling to parents)
- ✓ Camping
- ✓ Camps Abroad (Within territorial limits)
- ✓ Canoeing / Kayaking (Grade 1 to 3 only) with qualified instructors
- ✓ Carol singing
- ✓ Camogie
- ✓ Cards (Making and selling)
- ✓ Careers seminar (Organisation of / Participating in)
- ✓ Ceili and set dancing
- ✓ Chair games
- ✓ Children's parties
- ✓ Clean ups – riverbanks, park, beaches (if organised by Club)
- ✓ Club exchanges
- ✓ Tuck shop services (tea, coffee, biscuits etc. at club activities) (health and Safety and Basic Food Hygiene)
- ✓ Collections – Church gate, door to door within rules and Legislation (finance procedures, Charity Legislation, CRA guidelines.
- ✓ Club outings – Trips to the theatre / cinema etc.
- ✓ Computers – Use of (with assistance of qualified person(s))
- ✓ Cookery classes (Basic Food Hygiene applies)
- ✓ Co-operation North exchanges
- ✓ Darts (Playing / Organising)
- ✓ Decorating senior citizens home (subject to details)
- ✓ Club Discos – running up to a max of 250 (including junior discos)

- ✓ Discussion group
- ✓ Drama
- ✓ Drugs Awareness seminar (Organisation of / Participation of) specific parental consent should be sought for personal health related talks
- ✓ Day trips – Organisation of (subject to details)
- ✓ Displays
- ✓ Exhibitions
- ✓ Environmental projects
- ✓ Farm visits (small groups supervised by club leaders)
- ✓ Field trips (small groups supervised by club leaders)
- ✓ Films/ Slides – showing of
- ✓ First aid – classes in and administration of (by qualified person(s))
- ✓ Fishing – riverbank (supervised)
- ✓ Forest walk (along existing nature trail)
- ✓ Fun games (suitable for use in a Youth Club setting)
- ✓ Gaelic Football
- ✓ Musical instruments
- ✓ Gymnastics (by qualified person(s))
- ✓ Handball
- ✓ Health Guide – Awareness/ Information evening (is likely to require parental consent)
- ✓ Helping the elderly (i.e. Community week)
- ✓ Hill walking
- ✓ Hostelling
- ✓ Hurling/ Hockey
- ✓ Helping disabled (subject to details)
- ✓ Invited guests at functions
- ✓ Inter club events (between affiliated YWI clubs)
- ✓ Irish dancing
- ✓ Issuing An Oige Cards
- ✓ Interviews (mock) – conducting of
- ✓ Keep fit/ Exercise classes (supervised by qualified person(s))
- ✓ Lending service – Books (small club lending library)
- ✓ Life saving – Basic introduction of by qualified person(s)
- ✓ Leadership training course
- ✓ Magazines (production of/ distribution of)
- ✓ Marathons – Organisation/ running of (i.e. Basketball, stay awake)
- ✓ Music lessons – Organisation of/ participation in
- ✓ Nature tours / walks (Organisation of/ participation in)
- ✓ Nature surveys of habitats
- ✓ Netball
- ✓ Night hikes (subject to details and referral)
- ✓ Old folks parties (organisation of)
- ✓ Orienteering
- ✓ Paper Chase
- ✓ Parents night
- ✓ Parties
- ✓ Photography classes/ Dark room work (supervised by qualified person(s))
- ✓ Picnics
- ✓ Pool providing life guard on duty at all times
- ✓ Public seating – arranging of at club function
- ✓ Publicity posters (designing/ producing)
- ✓ Quizzes (Organisation of/ participation in)
- ✓ Race Nights
- ✓ Raffles (Organisation of/ conducting of)
- ✓ Research projects (i.e. Knowing your area)
- ✓ Rowing – qualified supervision (excluding vessels in excess of 16ft)
- ✓ Rounders
- ✓ Safety Campaigns
- ✓ Seminars – holding of
- ✓ Shop at club functions – running of
- ✓ Snooker
- ✓ Soccer – Indoor & outdoor

- ✓ Sponsored activities (subject to details)
- ✓ Surveys - conducting of
- ✓ Swimming – providing life guard on duty at all times and children can swim 25 meters
- ✓ Sale of work
- ✓ Study trips and visits (small groups supervised by leaders)
- ✓ Tennis / Table tennis
- ✓ Tourist guide – compiling of (for visiting Youth groups)
- ✓ Tours – guided, organising, conducting (for visiting Youth groups)
- ✓ Track and field events
- ✓ Treasure hunts (subject to details – excludes car hunts)
- ✓ Videos (making/ Showing)
- ✓ Volleyball
- ✓ Visits to farms, fire stations, factories etc. (supervised)
- ✓ Wallplanners (making/ selling)
- ✓ Water polo providing life guard on duty at all times and children can swim 25 meters
- ✓ Zoo/ Wildlife parks (visits to – supervised)

Note:-

- **Activities not listed are not necessarily excluded and should be referred to your Local Youth Service**
- **Items subject to further details may incur additional premiums.**

Competitions:-

The participation of youth club leaders and youth club members in inter-club or YWI organised National competitions are covered by the policy.

Competitions organised by the Local Youth Services are not covered by the policy.

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.

ACTIVITIES FOR WHICH ADDITIONAL COVERS ARE AVAILABLE

Subject to prior notification and additional information, the YWI insurance scheme can be extended to include the following (however additional costs may be incurred):

- ✓ **Summer camps / Projects**
Advise on all activities involved, numbers participating, period of camp / project
- ✓ **St. Patrick's Day Parades – organisation and / or participation**
Advise on the numbers of floats / marching bands, numbers participating. Ensure any motor vehicles and / or trailers (whether attached or detached) being used for the parade have adequate motor insurance
- ✓ **Erection of Christmas Trees**
Erection/ Dismantling of tree(s) and /or Lights to be carried out by independent contractors who have adequate insurance, minimum Public Liability to a limit of €6,500,000. Support stay – wires for tree must be cordoned off by means of barriers
- ✓ **Public Discos / Concerts / Where non club members attend**
Advise venue, numbers attending, date of event
- ✓ **Bouncing Castles / Inflatables**
Inflatables should be hired from a reputable company with adequate insurance, minimum Public Liability to a limit of €6,500,000. Ensure safe numbers on castle and appropriate supervision at all times. Ensure the castle is securely tied down and shoes are not worn
- ✓ **Barbeque/ Campfire**
Ensure a safe distance from any third-party property (minimum 30 meters). Portable fire extinguishing appliances are to be kept available for immediate use. Follow guidelines for ensuring safety (Health and Safety and Basic Food Hygiene apply)
- ✓ **Any large scale public event such as fundraising**
Full details to be provided Public Events such as Christmas Fairs where non-club members attend. Additional cover can be requested depending on the details of the event.
Advise venue, programme of events and activities, numbers attending, date of event it is likely there will be an additional premium this may be a substantial amount and should be factored into planning of fund raising events.

EXCLUDED ACTIVITIES WHICH YWI INSURANCE SCHEME WILL NOT COVER

Activities Excluded under Youth Work Ireland insurance scheme

- ✓ Abseiling
- ✓ Airsoft
- ✓ Archery
- ✓ Board Diving
- ✓ Boxing
- ✓ Bubble Soccer / Football
- ✓ Canoeing (Grade 4 and above)
- ✓ Cycle racing
- ✓ Fencing
- ✓ Go Karting
- ✓ Hang gliding, Paragliding, or parascending
- ✓ Horse racing / Riding / Pony Trekking
- ✓ Jet Boarding
- ✓ Jet skis
- ✓ Martial arts sports
- ✓ Mountain Biking
- ✓ Mountaineering or rock climbing necessitating the use of ropes and guide
- ✓ Pot holing and caving
- ✓ Roller blading / Roller Skating
- ✓ Rope Courses
- ✓ Rugby / Tag Rugby
- ✓ Sandboarding
- ✓ Self -propelled / mechanical vehicle on wheels or Track, including motorcycle, go cart, cars etc
- ✓ Skateboarding
- ✓ Skiing
- ✓ Snorkeling or scuba diving
- ✓ Water borne craft over 16ft and not propelled by motorised power
- ✓ Water Skiing /Wakeboarding
- ✓ Wrestling
- ✓ Zip lining
- ✓ Zorbing

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.

INSURANCE QUERIES

All queries Youth Clubs have in relation to the insurance scheme should be directed to the Local Youth Service and they will be dealt with in a timely manner. In order to ensure the continuance of an efficient service, youth clubs are requested to observe the following procedure.

Whenever possible queries should be presented in writing and include full details. If you wish to apply for cover for a particular event, a set of forms have been designed for this purpose and the relevant form should be completed.

To ensure that all enquiries are coordinated, queries, applications etc. should be referred to the Local Youth Service office. The Local Youth Service will forward your query / application to Marsh Ireland for review.

Responses to routine queries are made within 24 hours. Arranging additional insurance cover for activities can take longer and youth clubs are reminded to observe instructions on application forms regarding the period of notice required by Local Youth Service. Failure to work within this timescale could lead to a situation where insurance cover is declined by our insurers. Adequate lead in time should be given to the planning and preparation for all programmes and activities.

LIABILITY INSURANCE FREQUENTLY ASKED QUESTIONS

1. To what locations / areas does the policy relate to?

The policy relates to accidents or incidents which may occur in or around any premises the Youth Club use and whilst away from the premises undertaking any activities which are carried out with full knowledge and authority of the Youth Club. The policy relates to incidents which occur within Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands. If you are undertaking activities outside of these areas, please contact your Local Youth Service office.

2. How can the Youth Club be held legally Liability for accidents?

Youth Clubs can be held Legally Liable for accidents where: -

- There are defects in premises, furniture, equipment or other property
- There is a failure to take reasonable care to avoid accidents to visitors, Leaders, Members or other members of the public
- There is a failure to ensure that goods supplied (including food and drink) are fit for the purpose for which they are intended.
- There is a failure to exercise adequate supervision of young persons
- There are deliberate acts of Abuse against young people in the care of the Youth Club

3. How does the Public Liability policy protect the Youth Club?

The policy protects the Youth Club in respect of their legal liability resulting from claims brought against them as a result of their alleged negligence in respect of bodily injury to members of the public (this includes youth club members and leaders) and damage to Third Party Property to a limit of €6,500,000 any one occurrence.

4. Does the Policy Cover any Accident or Incident?

Some accidents are inevitable and in order to have a successful claim the injured party must be able to prove that injury or property damage resulted from the negligent action (or inaction) of another. The policy covers only the Liability at law which means that for any person to succeed in an action they must be able to prove, in a court of Law if necessary that the organisation, its employee or voluntary worker was negligent and that this negligence was the cause of and/or contributed to the injury or damage.

5. Does the Policy Only Cover Claims Following Negligence?

No. The policy also covers Liability at Law which may arise as a result of either Nuisance or Trespass but most claims made are in respect of Negligence. In addition the policy does not exclude deliberate acts of Abuse against members of the Youth Clubs.

6. What is Negligence?

Negligence has been defined in law as “the omission to do something which a reasonable person would do or doing something which a prudent and reasonable person would not do”. A “reasonable person” has been defined as the ordinary person in the street. Determination of what a reasonable person would do in a case is made by a judge.

7. What is meant by a Duty of Care?

Every person or group in society has a duty to take reasonable care:

- That the premises, grounds, furniture and equipment are safe and free from any defect likely to cause injury or damage.
- In the exercise of duties and undertakings failure to fulfil the required duty of care resulting in injury or damage may invoke a liability to provide compensation.
- Youth leaders have an enhanced duty of care towards young in their care this is described in various documents and training including your Safeguarding and Child Protection Guidelines (Policies and Procedures).

8. Does the policy cover deliberate acts?

As a general No as for the policy to operate there has to be Accidental bodily injury illness or disease or loss or Damage to property, however one exception to this is allegations in respect of acts of Abuse towards the Club Members.

9. What about legal fees and other costs?

The policy includes all legal costs and expenses incurred in the defence of any claim as well as damages and costs awarded against the Youth Club but subject to the Limit of Indemnity.

A person taking a legal action against the Youth Club which fails will be responsible for their own costs.

10. Who decides the question of liability?

The Court, however cases may be settled out of court on the recommendation of the Insurers and our legal advisors as to awards and costs.

11. What does member to member liability mean?

At law one member of a Youth Club cannot succeed in a legal action against the Youth Club or another member of the Youth Club on the basis that he / she is in effect suing him / herself. To overcome this legal impediment the inclusion of a member to member extension in the policy provides an indemnity to each individual giving them leave to pursue or defend any action in their own right.

12. Does the policy cover advice given or professional services rendered?

The YWI insurance scheme has been extended to include cover in respect of allegations of negligence, breach of duty of care, defamation for Youth Work Ireland and Affiliated member Youth Clubs

13. Do we need insurance if we are using premises belonging to someone else?

Yes. The person who owns the premises should have insurance for liability which he / she can incur as a result of their negligence (example defects in the premises), however, the group will still need insurance for the undertaking of activities carried on in those premises.

For example: injuries to members of your Youth Club not arising from defects in the premises e.g. if you spilt water on the floor and did not attend to it and a member (or Third party) slipped and injured themselves they may have a valid claim against the Youth Club as organiser of the activity.

14. Do Users of our premises require their own liability insurance?

Yes. It is good and prudent practice to insist that all outside groups produce satisfactory evidence of insurance, with indemnity to principal and / or yourselves, before they are permitted to use your premises. If a member of the outside group is injured on your premises solely due to negligence of the organiser of the activity (and not yourself) they will most likely sue both the organiser and you (as the property owner). If the outside group does not have insurance this could result in you having to compensate the injured party and /or incur unnecessary legal costs in defending yourself.

15. If a club member leaves during a supervised Youth Club trip with or without the permission of a supervisor / leader and has an accident, is the insurance cover still valid?

Yes. If permission has been given the supervisor / leader should satisfy themselves that the Youth is competent and responsible to carry out the particular task or errand.

16. If the youth club employs an individual to provide a service (e.g. Painting, decorating, cleaning etc.) does the policy cover its legal liability for accidents resulting in this situation?

No. However, should members of the Youth Club undertake painting, decorating and cleaning, this event, as an organised activity of the Youth Club, would not be excluded. If the Youth Club is to employ people for such tasks they should ensure they are contracting a reputable company who have their own insurance with an indemnity to principal / the Youth Club.

17. Does the policy provide cover for a Youth Club Leader or Member if they sustain an injury due to a defect in the premises being used for a club activity?

If the youth club or Youth Work Ireland are found to be legally liable for the accident then the policy will operate. If the fault of the accident rests with the landlord then the

injured party will have a case against the landlord. Occasions may arise where the liability for the accident could be shared between the landlord and the Youth Club. Ultimately, the answer to this question lies in court on the presentation of facts.

18. If there is no leader present at an activity but approval had been given for the activity to take place, with a person deemed suitable by the leader in charge, is insurance cover still valid?

Yes. However, there is always an obligation on the Youth Club to take all reasonable care and to act responsibly. It should also be clear to young people, parents and club leaders who is in charge at any given time.

19. Who is responsible for ensuring that the premises being used for Youth Club activities conforms to the fire and safety regulations and what implications does this have for insurance cover?

Unfortunately there is no uniform answer to this question. However, should the matter be of concern the Youth Club should contact their local Fire Officer and discuss the matter with him / her. It is suggested that these enquiries should be directed through the landlord should there be one.

20. When a Youth Club organises a camping trip are there particular conditions which apply to insurance cover, for example, in relation to cooking?

No. However, in relation to cooking, leaders or older club members should take responsibility for this. Appropriate controls should be in place, and where using portable cooking appliances all those using the appliances such be familiar with the safe use of such appliances.

21. When accidents occur during Youth Club activities are club committees or leaders deemed automatically responsible?

No. At no stage should a committee of youth leader accept responsibility for accidental bodily injury or damage to property. The club committee and its leaders should be seen to be caring and concerned about the particular event and report the matter immediately to Youth Work Ireland. If a claim is made, whether the Youth Club is responsible or not, Marsh Ireland will deal with the proceedings.

22. Does a minimum age apply for insurance purposes in respect of Youth Club members?

No.

23. If a Youth Club decides to hold a public disco in a hotel, do special insurance arrangements need to be made?

Yes. Details of disco must be advised to YWI in advance of the event. In addition, the hotel may ask you for evidence of your insurance cover.

24. Is it possible for a Youth Club to arrange insurance for a summer project being organised by a local community organisation, community development group, residents association or others?

No. Should a residents association arrange an event it is the responsibility of that association to purchase the appropriate insurance cover. Should the Youth Club participate in an event organised by the residents association it may be necessary for the Youth Club to produce evidence of insurance to the residents association, however this is unlikely. A Youth Club can only organise insurance on its own behalf. If a group advise they cannot arrange cover on their own behalf they can contact Marsh Ireland on 01-2026000 to arrange their own cover.

25. While Youth Club members are waiting outside the club premises before it is open for a club meeting and an accident occurs which results in a member being injured, does the policy cover this?

Yes. Once again we would stress that the Public Liability insurance will deal with accidental damage or accidental injury where the Youth Club is legally liable. If it is not legally liable for an accident there is no need for the Youth Club or its insurers to compensate the injured party.

SAFETY

Most accidents don't happen – they are caused. Make sure that the premises you occupy is safe, clean, tidy and that all equipment when not in use is properly stored.

PREMISES

- All exits should be clearly marked and kept free from obstruction.
- Suitable fire extinguishers should be deployed about the premises. These should be maintained annually. Make sure everybody knows how to use them.
- Lighting must be adequate at all times, even when discos are taking place.
- Where indoor sports such as indoor soccer, badminton, volleyball etc. takes place, make sure protruding radiators, all sharp edges and items of furniture are guarded.
- All electrical safety literature should be studied.
- Plugs wired correctly, sockets not overloaded and dry powder fire extinguishers should be kept handy.

EQUIPMENT

- Do not allow equipment to be lying about the premises where it could be damaged or cause an injury.
- Electrical and gas appliances should be treated with caution and regularly serviced.

MEMBERS AND VISITORS

- Keep an accurate attendance register, as this is the only proof of attendance in the event of an accident. A separate register must be kept for visitors and prospective members.

PLANNING AN EVENT

Under Legislation all entertainment events are classed as work activities and therefore are subject to the Safety, Health and Welfare at Work Act 2005 and the various Regulations under it. An organiser has a duty to ensure that any premises (including grounds or other open spaces) have a means of access and egress and any plant, equipment and substances are safe and without risk to the health of Leaders, Members or members of the public. In addition the Health and Safety Authority regard persons who make use of Volunteers as Employers and Volunteers as Employees and therefore volunteers require the same level of training information and protection as employees.

During the planning of any event it is important to give consideration to:-

- **Contractual Agreements**
Carefully check all Contractual Agreements as some can place onerous responsibility on you which perhaps should be catered for by the supplier
- **Communications**
There should be clear lines of communication between those organising and those with areas of responsibility. If an event is spread over a large site or more than one floor of a building it is recommended to have a central control point with a specified person to take overall control with responsibility to summon emergency services if necessary, with location of nearest public telephone known or charged mobile phone accessible. In addition consideration should be given to how to communicate to the public if the need arises.
- **Planning the venue**
The following should be considered:-
 - ✓ Are buildings large enough with sufficient entrances / exits for numbers?
 - ✓ Are exits clearly marked?
 - ✓ Are there sufficient fire extinguishers?
 - ✓ Do exhibitors or stall-holders need to bring in equipment?
 - ✓ Are doorways wide enough for such equipment? Are there awkward steps or corridors?
 - ✓ Are there sufficient numbers of people to help unload?
 - ✓ Will the vehicles used need to be brought close to the entrance and what are the traffic implications?
- **Crowd Control / Supervision**
Supervision is key to any youth related activities and it is imperative that there is adequate supervision to ensure that the welfare and safety of the youths can be maintained at all times. In order to ensure crowd control safety the following should be considered:-
 - ✓ Adequate means of escape including ensuring fire exits are unlocked
 - ✓ Cordoning off Hazardous Areas

- ✓ Provision of Adequately trained marshals
- ✓ Emergency Evacuation Procedures

- **First Aid**

A Risk Assessment must be undertaken to assess the First Aid provisions required, based on the numbers attending and the nature of the activities involved. Provision may range from a simple First Aid Box to a number of First Aiders or attendance by Ambulance Brigade or The Order of Malta. All marshals and Leaders must be fully aware of the extent and location of First Aid Facilities. An emergency plan must also be in place in the event of someone having to be taken to hospital or needing emergency treatment.

- **Food and Drink**

Provision of food and drink at an event can lead to food poisoning which is on the increase and the requirements of the Food Safety Authority of Ireland Act 1998 and the European Communities (Hygiene of Foodstuffs) Regulations 2006 must be considered.

The FSAI provides guidance notes for training on these requirements.

- **Cash Handling**

Consideration needs to be given before the event to both the safe keeping of any cash itself and also the safety and welfare of those collecting, handling and banking money. It is important to have relevant safe / cash box depending on the level of cash involved with a float and takings should be removed to a safe place on a regular basis during the course of the event. Selling tickets in advance will reduce the cash on the day of the event itself.

Remember the safety of people is always more important than the protection of money.

VISITS AND OUTINGS

Risk Assessment

Undertaking Risk Assessment should be starting point to identify potential risks and put appropriate control measures in place. Depending on the outing this should either be as desk out in place will need to be monitored and adjusted during the trip if deemed necessary.

Areas to consider when undertaking the risk assessment:-

Staff Volunteer / Youth Ratios

Upmost importance to ensure sufficient numbers of staff and / or volunteers to cope with the numbers of youths and a general rule is that higher numbers of adults are required for trips away adults will be required to deal with any emergency while remaining adults will look after the youths.

The Journey

Consideration must be given to the mode of transport. Checks need to be made that, where appropriate, vehicles are fitted with seatbelts and that access is possible for wheelchair users. The length of the journey and the need for refreshment and toilet breaks needs to be taken into account.

Medication and First Aid Facilities

Length and nature of trip must be considered when deciding the level of first aid skill and equipment required. As a rule the party should be self sufficient without having to rely on obtaining medical supplies on route. A thorough investigation must be undertaken of the proposed destination to be considered bearing in mind the particular group.

Contingency Planning

A risk assessment should be considered for things not going to plan, such as vehicle breakdown. It is essential that leaders have adequate means of communication such as mobile phones and that there are people who can be contacted to sort emergency arrangements.

CLAIMS PROCEDURES

Keep a written record of every incident noting witnesses regardless of whether you feel the club is liable as the absence of liability will not necessarily preclude the possibility of a claim.

What are the basic rules when an accident occurs?

1. Immediately notify all incidents which may give rise to a claim to Local Youth Service. For fatality or serious accident immediate verbal report must be made to Youth Work Ireland. This enables Marsh Ireland / Irish Public Bodies Mutual Insurance to send out their own investigators immediately.
2. Record the exact situation and condition of the locus of an accident as part of the written report. Inspect as quickly as possible after the incident and relevant details recorded in writing. A photograph of the accident may later prove invaluable.
3. Always consider action required to prevent recurrence of the incident.
4. All relevant information should be written down immediately whilst facts are still fresh in the memory even when it appears that the injured person or family does not wish to pursue a claim. Any delay in recording the facts may cause a loss of evidence.
5. What information do we give about accidents?
 - a. Circumstances:
 - b. Describe events leading up to the accident including what the injured person was doing
 - c. What happened and why did it happen
 - d. Who was supervising / Was the correct level of supervision in operation
 - e. If the injury occurred during an activity was the injury foreseeable e.g. prolonged rough play

Witnesses:

- Who saw the accident
- Obtain detailed signed statements where the accident is serious e.g. involving an eye injury or fracture
- What was said afterwards

IMPORTANT:

BEFORE TAKING A STATEMENT FROM A CHILD WHO MAY BE INVOLVED IN THE ACCIDENT YOU SHOULD GET PERMISSION FROM THE PARENTS OR GUARDIANS.

Place of Accident:

- Inspect it immediately - Was equipment involved? Was it in good order?
- Retain any evidence for inspection
- Photograph or sketch

- Note measurements, weights, heights, condition of ground, weather conditions etc.

Injured person:

- Obtain the name, address and age of the injured person
- What is the nature of the injury
- What treatment did he / she receive and from who?

Youth leaders and Youth Club Committees should not make an admission of liability or responsibility to the injured person, parents or other. This does not mean that expressions and acts of charity and compassion should be omitted.

The leader in charge of the activity should inform the Local Youth Service of the accident within 48 hours. In turn, the Local Youth Service should forward the details immediately to YWI National office. On receipt of this information YWI will issue accident report forms for completion.

If, when the claim is being processed, the Youth Club receives correspondence from the injured party you must send this directly and immediately to Youth Work Ireland. Under no circumstances should the Youth Club or individual leaders respond to such a correspondence.

PLEASE NOTE: IT IS OF THE UPMOST IMPORTANCE THAT ACCIDENTS ARE REPORTED AS SOON AS POSSIBLE. FAILURE TO DO THIS MAY INVALIDATE THE INSURANCE COVER.