

# Summary of Insurance Covers for AXA Community Bike Rides

## Summary Document Only

### Public liability – Features and Benefits

(Included within AXA Community Bike Rides' Membership and valid for registered participants and leaders only)

#### The definition for public liability insurance is as follows:

- Legal liability to pay damages consequent upon bodily injury, illness or disease contracted by any other person, other than employees, or loss or damage to their property caused by your AXA Community Bike Ride activity.
- Public liability insurance is designed to cover you in the event that a member of the public sues you, whereby they feel they have suffered a loss as a direct result of your actions.

#### Summary of Benefits:

Public Liability insurance protects registered AXA Community Bike Rides' participants and leaders against claims by third parties for property damage and/or bodily injury as a result of any negligence on the part of the AXA Community Bike Rides' leader/or its registered participants.

The cover applies to all activities held at the AXA Community Bike Rides' location:

- Warm-Up activities in advance of the Ride
- Participation during the Ride

The policy also covers:

- Participant/Leader to Participant/Leader liability for Personal Accident Insurance.
- Automatic indemnity to the owners of venues used for AXA Community Bike Rides activity e.g. local authority venues.

#### The current limit of indemnity is €13,000,000.

It is hereby noted and agreed that the Insurers will not provide an indemnity to the Insured in respect of any Injury or Damage suffered by one participant/leader caused by another participant/leader during any and all AXA Community Bike Rides' activities.

**This policy does not cover any registered AXA Community Bike Rides' participants or leaders for any activity taking place outside of a registered AXA Community Bike Rides' location. If a registered participant or leader wishes to be covered for activity such as individual training or participation in leisure events, they are required to register as a full member of Cycling Ireland. Please log onto <http://www.cyclingireland.ie/page/membership> for full details on this.**

**Note: All liability policies exclude any damages awarded resulting from criminal negligence.**

**IMPORTANT: This policy excludes claims attributed/arising from non-registered AXA Community Bike Rides' activity.**

## Professional Indemnity – Features and Benefits

(Included within AXA Community Bike Rides' Membership and valid for registered participants and leaders only)

Covers Cycling Ireland and persons acting on their behalf (directors, employees, committee members and volunteers (with supervisory / management roles including AXA Community Bike Ride Leaders) for legal liability in respect of breach of their professional duty and is reported to the insurer during the period of insurance and results in financial loss to a third party.

**The Limit of Liability on the policy is €1,000,000.**

## Personal Accident – Features and Benefits

(Included within AXA Community Bike Rides' Membership and valid for registered participants and leaders only)

Personal Accident covers all registered AXA Community Bike Rides' participants and leaders for a range of benefits payable in the event of an accidental injury during participation in a registered AXA Community Bike Ride.

### Summary of Benefits

The Personal Accident policy offers a specified amount of cover during participation on a registered AXA Community Bike Ride:

#### Schedule of Benefits

Bodily Injury resulting in:

1	<b>Death</b>	€15,000
2	<b>Permanent Total Disablement</b>	€30,000
3	<b>Permanent Disabling Injuries</b>	€15,000
4	<b>Temporary Total Disablement</b>	€150
	Deferment Period	1 Week
	Benefit Period	13 Weeks
5	<b>Temporary Partial Disablement</b>	Nil
	Deferment Period	N/A
6	<b>Accident Medical Expenses within Ireland</b>	€2,500
7	<b>Excess</b>	€250

**Note: Maximum Limit per Insured Person for Benefits 1, 2 and 3: €30,000**

### Claims Procedure

- In the event of needing to make a claim, please see Cycling Ireland's website and click on the following link: <http://www.cyclingireland.ie/Key-Documents/Insurance.aspx> and complete the Insurance Incident Form.
- Forward the completed Incident Report Form to [contactus@cyclingireland.ie](mailto:contactus@cyclingireland.ie).
- Cycling Ireland will then forward the completed Incident Report Form to O'Driscoll O'Neil DAC (Insurance Brokers) who will notify the insurers.

- You will then be issued a claim form from O’Driscoll O’Neil DAC to complete. On completion, this will need to be returned to them, along with any receipts / invoices for medical expenses.
- Should you have any queries in relation to your claim, please contact Amy Guinan on (01) 6395808 or [aguinan@odon.com](mailto:aguinan@odon.com)

## **Directors and Officers Liability – Features and Benefits**

(Cover for Directors & Officers of Cycling Ireland and their subsidiaries as outlined here only)

Directors and Officers Liability provides personal protection for Cycling Ireland Directors, Employees, Committee Members and volunteers with supervisory and management roles (including AXA Community Bike Ride Leaders) and Club executives, for claims made against Directors and Officers for actual or alleged wrongful acts i.e. breach of duty, breach of trust, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority.

**The Limit of Indemnity provided by the policy is €500,000.**