



Insured Title:	IRISH WOODTURNERS GUILD
Principal Premises Address:	C/O STEPHEN DOWIE, 4 VICTORIA GROVE, DOLLINGSTOWN, CRAIGAVON, ARMAGH, NI
Correspondence Address:	C/O STEPHEN DOWIE, 4 VICTORIA GROVE, DOLLINGSTOWN, CRAIGAVON, ARMAGH, NI
Period of Insurance:	From 01/01/2016 to 31/12/2016
Mid-Term Adjustment Premium:	€0.00 inclusive of Levy at 5% (€0.00)

Insurance Schedule

Insurance is provided in respect of the following:

Business Description	
Primary Activity	COMMUNITY
Ancillary Activities	CULTURAL DEVELOPMENT ASSOCIATION EDUCATION HISTORICAL/HERITAGE SOCIAL SUPPORT/WELFARE ASSOCIATION TOURISM

Insured additional activities		
Additional activities	Number of participants	Number of events per year
Exhibitions or Displays	150 - 500	101
Sale of Work/Fete/Bazaars	150 - 500	80
Is there a bar?	NO	

Property Damage Insurance	NOT OPERATIVE
Commercial All Risks	NOT OPERATIVE
Computer Equipment Insurance including Breakdown	NOT OPERATIVE

Interested Party details:	
Interested Party	Interested Party Address
N/A	

Liability Section

Insured Item	Limit of Indemnity
Public Liability Indemnity Limit	€6.5 million Limit of Indemnity any one Event
Products Liability Indemnity Limit	€6.5 million Limit of Indemnity all Events happening during any Period of Insurance in respect of products supplied
Pollution Liability Indemnity Limit	€6.5 million Limit of Indemnity occurring during any Period of Insurance
Professional Liability Indemnity Limit	€1.3 million Limit of Indemnity with a Retroactive Date of 01/01/2016
Employers Liability	OPERATIVE
Employers Liability Indemnity Limit	€13 million any one Event
Volunteer Staff	OPERATIVE
Clerical/Managerial Staff	NOT OPERATIVE
Community/FAS Staff	NOT OPERATIVE
Property Repairs/Maintenance/Caretaker Staff	NOT OPERATIVE
Other Staff	NOT OPERATIVE

Indemnity Provided to Other Party
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N/A

Personal Accident Section

Personal Accident	NOT OPERATIVE
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Legal Expenses Section

Legal Expenses	OPERATIVE
Indemnity Limit	€400,000

Insured's Contribution**Applicable Endorsements****LIA PL RP065 - Abuse Exclusion PL**

The Company will not indemnify the Insured in respect of any liability caused by or arising directly or indirectly out of or in connection with

- a) any intentionally dishonest fraudulent criminal or malicious act or omission
- b) any actual or attempted conduct or contact of a sexual nature including but not limited to conduct or contact involving sexual gratification discrimination coercion harassment or pressure of any kind
whether or not such liability or claim arises from or allegedly from or relates in any way to or allegedly relates in any way to
 - i. the employment contracting with hiring retention placement training or supervision by the Insured or other persons
 - ii. any failure or alleged failure to research the background or suitability of or to monitor or respond o alleged complaints relating to Employees agents servants members of the Insured or any other person
 - iii. the conduct of any person or persons to whom the Insured has delegated any duties or functions

RPI BHP001 - Abuse cover write back P.I. Section

Exclusions 2, 3 and 4 of the Professional Indemnity/Trustees Directors and Officers Section are deleted and replaced by new exclusions 2 & 3 as follows

2. Indemnity to any person committing participating in condoning or knowingly allowing
 - a. any intentional dishonest fraudulent criminal or malicious act or omission
 - b. any actual or attempted conduct or contact of a sexual nature including but not limited to conduct or contact involving sexual gratification discrimination coercion harassment or pressure of any kind
3. Indemnity to the Insured in respect of liability of the Insured arising out of any act omission conduct or contact described in 2 a & 2 b above committed by any person after
 - a. The Insured had actual knowledge that or had reasonable grounds for believing that such person had been involved in any such act omission conduct or contact
 - b. Failure by the Insured to fully investigate and/or act upon any allegation that such person had ben involved in any such act omission conduct or contact.

Noted Endorsement: - Liability extends to include the following:

- 20 Chapters (18 ROI & 2 NI)
 81 Woodturning exhibitions with sales of woodturning products including 1 exhibition at Bloom
 21 Conferences with maximum attendance of 500 people at each
 Chapter Details:

1. Cork
2. Craobh Cúig Déag
3. Craobh Eo
4. Crossborder
5. Dolmen
6. Down
7. Dublin
8. East Central
9. Galway
10. Gorey & District
11. Kerry
12. Limerick & District
13. Midlands
14. North East
15. North West
16. Shannonside
17. Sligo
18. South East
19. Ulster
20. Waterford & District



Warranties Section

Applicable Warranties	
NONE	
Your broker	BHP INSURANCE BROKER 01-6202030
Insurer	ALLIANZ
Schedule number	10002
Date	21/12/2015