

Frequently Asked Questions :-

1. When does my cover start ? Cover starts on 1st September 2026 or when you pay your premium whichever is the later date. Cover finishes on 31st August 2027 no matter when it commences.
2. Can I pay for half a year ? No – This policy has been set up with Allianz and the CBAI on a group basis and it's because of this group basis that we are able to offer these competitive premiums. There is no discount for joining midway through the year.
3. What if I only pay later in the year, do I get a discount ? No. No matter when you join the scheme the full Public Liability amount payable of €105 is due. (If you are a new club setting up mid-year there may be a possibility of negotiating a rate for the remainder of the year but it must be agreed with Dermot O'Brien & Diarmuid Reddan)
4. What does my policy cover ? As a minimum, the policy provides cover in respect of Public Liability and will indemnify the club in respect of all sums which the insured shall become legally liable to pay for damages arising out of accidental
 - A) bodily injury to any person
 - B) Nuisance
 - C) Loss of or damage to material property

Occurring within the territorial limits during the period of Insurance and arising out of and in the course of the business. Obviously, the policy only pays if the club are deemed to be negligent and the limits and excess are as per the policy wording.

5. What is the Optional Employers Liability cover? Some clubs have paid employees who provide a service like setting up tables or making teas/coffees or even tournament directing. In the event of a claim if these people are deemed to be employees in a court of law then they are specifically excluded under the Public Liability section of the policy which is why we give clubs who wish to avail of Employers Liability cover to add this option for up to a total wage roll of €5,000. In exceptional circumstances this wage roll can be increased speak to Diarmuid Reddan
6. What is the All Risks Cover on bridgemates, Arc scorers Computers, Dealing Machines etc ? A lot of clubs do not have a storage facility at their premises and therefore each week the above are removed from the premises and stored in someone's home. It is now possible to provide cover for this by selecting the appropriate amount of cover and applicable charge you require. Please note the items are NOT covered if left in an unattended vehicle.
7. Contents Cover :- Do I need this ? This is another optional extra but can include items such as tables and chairs that are belonging to the club as well as Computers and bridgemates, etc, cover is restricted to the Club Premises ONLY and there must be violent & forceable enter into the building for cover to apply
8. Money Cover :- Another optional extra and is designed to provide cover in the situation where there is a big club night or membership dues night on and there is a lot of money on the premises and someone comes in and demands same by violent means etc. Some clubs are smaller and do not have such considerations. Depending on the amount a safe may be required.
9. If we play in a different premises during the year, do we need to advise Don Reddan Insurances Ltd :- No the policy automatically provides cover within the Territorial limits. (Please note if you are moving permanently, it's no harm to update us)
10. I am no longer the secretary, why am I getting this correspondence? You are getting the correspondence either because we had your details last year or because you are on the current list of contacts for your club with the CBAI. Please don't ignore the correspondence, please pass it on to your Secretary or Treasurer.

**We welcome questions – so don't be afraid to contact us on 061-419177
(maybe we can add your question to the above list for next year !)**

Dear Club Secretary or Club Contact,

RENEWAL OF PUBLIC LIABILITY INSURANCE :-

Your Public Liability Insurance is due to be renewed on 1st September 2026

The premium remains at €105 for the coming year, with the same cover of €6.5 million. This covers your Club from 1st September 2026 to 31st August 2027

I attach a fresh proposal form – very straightforward - which you should complete for the club as soon as possible and forward with a cheque for €105 (or more if taking optional extras)– made payable to *Don Reddan (Insurances) Ltd*, to

Diarmuid Reddan, Don Reddan (Insurances) Ltd., 19 The Crescent, Limerick

Your cover note for the year will be forwarded to you on receipt of the premium and completed proposal form.

PLEASE – do not send cheques or forms to the CBAI!!

This policy has been negotiated for the Association and covers only affiliated clubs, and it remains absolutely vital that ALL the members of your club are affiliated to the Association through your Club as it is a specific requirement of the policy that this be so.

Negligence on behalf of the club to visitors, is of course, covered under the policy, but, regular weekly visitors are regarded as members and should be properly affiliated.

In principle, a player who attends a club more than once per month should be required to join the club as a full member.

For special circumstances e.g. activities other than bridge that you need to cover, talk to Diarmuid directly.

N.B. - VERY IMPORTANT

If you are not the person responsible for dealing with this insurance could you please pass the form to the appropriate person as a matter of urgency.

Additionally, if you have no facility for printing off the renewal form, let me know and I will forward a copy in the post.

FURTHER CLUB INSURANCES

If there are any further insurances which you need to place for the club, e.g. Employers Liability, Money Cover, Burglary Cover etc, complete the section on the enclosed form or contact Diarmuid directly at 061-419177 / by email at diarmuid@donreddan.ie