

# Public and Personal Liability Insurance Simply Defined for FISSTA Affiliated Clubs

**CLUB PUBLIC LIABILITY COVER** - This cover provides protection for The Club itself and, by definition, its Officers and Committee Members. The cover would be operative in the event that a Court Award was made following a ruling that found The Club, or its Officers, had been guilty of negligence that had led to Damage to a Third Party or their Property. In a case where state grant aids fishery development projects, PL cover can be further increased to the required limit upon request. Without this cover, in the event of an award, The Court could well pursue Officers of the Club on an individual basis.

**Hypothetical Example** "The Club arranged pegs at a particular distance apart for a match and, subsequently, one angler blinded an adjacent angler. The Court could decide that The Club had been negligent as the pegs should have been twice as far apart which would have led to such an accident being avoided."

*then there is*

**PERSONAL LIABILITY COVER** - This cover provides protection should a similar finding be made but The Court decided that said Damage to any Third Party or their Property was the result of an individual's personal negligence. In other words this cover would be operative in circumstances where The Club had no responsibility for the individual's actions. This section of the insurance provides, by definition, Member to Member cover.

**Hypothetical Example** "An individual angler was fishing socially on Club waters and did not check before casting. In fact a member of the public was only 12 feet or so behind the casting angler and he or she was rendered blind in one eye after catching a hook. Obviously The Club could not be held responsible. Any Court award would therefore be made personally against the individual concerned"

***Without Personal Liability Cover (now available for all members including juniors) in place there are certain circumstances in which Officers/Committee members could become embroiled in an Award made against one of their individual members if that individual is unable to pay such an Award.***

It is estimated that over 80% of accidents on or around fishing waters are due to the negligence of individual anglers and, as a consequence, are not covered by standard Public Liability insurance. The inclusion of Personal Liability cover in MEAD's Club Liability insurance package is therefore regarded by many as essential.

It is necessary to point out that all comments, statements and hypothetical examples above are just that and, as such, cannot be used as a benchmark in the context of any factual set of circumstances. Underwriters cannot be held responsible for any decisions made in a Court of Law. In certain circumstances, it may be that Underwriters would consider appealing against any such Ruling if they, and their advisers, considered it legally appropriate.

**REMEMBER IF IT IS A PURE ACCIDENT, WITH NOBODY AT FAULT, THEN MEAD CAN PROVIDE PERSONAL ACCIDENT INSURANCE TO COVER ALL CLUB MEMBERS fishing anywhere on the island of Ireland or anywhere in the UK**

## Summary of Insurance Benefits

**PUBLIC LIABILITY COVER** to a Limit of Indemnity of ..... €2,600,000\* - €6m  
**PERSONAL LIABILITY COVER** for all Club Members to a Limit of Indemnity of ..... €1,000,000  
**EMPLOYERS LIABILITY COVER** to a Limit of Indemnity of ..... €13,000,000  
**PERSONAL ACCIDENT COVER** with all Benefits as previous ..... Premium Per Capita

\*Clubs who may require increased PL cover can do so by phoning or emailing FISSTA.

NB (a) Members who have only joined Clubs with the thought of Rambling can be included under this scheme but must be treated/rated as any normal fishing member.