**Triathlon Ireland Insurance:**

**Two types:**

* **Full Race Membership €65:**
* **Coverage:** Covers all races, all groups training and individual training. It is Worldwide, so can be claimed when abroad.
* **Liability:** Personal accidental cover see below and third party below (if someone personally sues you for loss/injury)
* **Exemptions:** Does not cover travel (Most people will take out travel insurance when travelling abroad with bikes etc).
* **Event Coverage:** Covers all events such as fund raising, open days, club competitions, coaches, officials, venue cover. Also Protects all trustees, committees and members. All registered clubs will also have directors and officer’s liability cover. If participants are not members of TI then a proper guest sign-in sheet is required and participants are limited to a maximum of three events before requirement to join TI.
* **Training Coverage:** (Local and International): Must be an official training event ie. some record must be kept of ‘official’ training event and all participating individuals must be members of the registered club and must me members of TI (with the exception when a proper guest sign-in sheet and maximum of three events). Maximum of 70 people or it has to be properly sanctioned and go through TI’s race management criteria. Copies of TI’s Insurance indemnity is easily accessible if required for venues. Attendance records must be filed and monitored.
* **Benefits**: €25,000 covered for Death, Sight Loss, Loss of Limbs, Loss of Speech, Loss of Hearing. €1,500 Medical Expenses and €250 Physiotherapy.
* **Training Membership €22:**
* Same as above. However the main difference is that it does not cover Individual Training or Races. A One-Day-Licence is required to race.

**Legal Liability (Solicitor):**

In the event of liability arising, it is the clubs responsibility to have all members affiliated to TI. The club must keep records and must insist a member joins TI after three training events.

All Officers and Committee Members must have TI Membership

Coaches: All external coaches must have proper qualifications and insurance and must be 18 years and over.

Every club member is ‘Jointly and Severally Liability’ in the event of Litigation. The litigant will sue individual and join the club in the action (Officers will be named in the proceedings on behalf of the club). Member cannot sue its own club.

AAI Insurance limited cover of €5,000 and does not cover individual training and Cycling Ireland limited cover up to €2,500 on medical expenses and does not cover individual training.