

MONAGHAN COUNTY COUNCIL

PRESENTATION ON NEW TIDY TOWNS INSURANCE INITIATIVE



Comhairle Contae Mhuineacháin
Monaghan County Council





Tidy Town

Insurance Information Pack

Supporting volunteer Tidy Town groups
to transform our local communities

To eliminate this administrative burden and to ensure that Tidy Town groups have a consistent and comprehensive level of cover, the **Local Authorities have worked with their insurer, IPB Insurance, to purchase a comprehensive insurance policy that will provide insurance for both the Local Authority and each volunteer group carrying out “Tidy Town” activities.**

Eligibility Criteria

Any voluntary group:



Whose primary activity and purpose is to improve and enhance the appearance and sustainability of the **public realm of a community**



Within the **catchment area** of the Local Authority

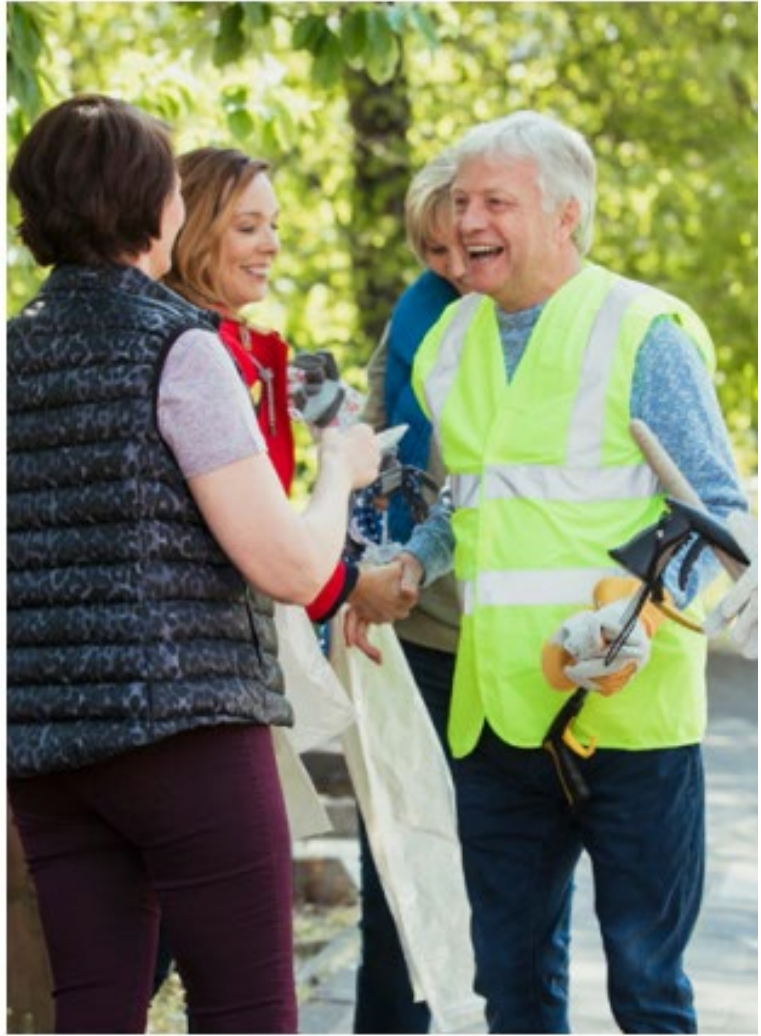


Provided such group is a **registered member** of the Public Participation Network (PPN Group)

Once your Tidy Town meets the criteria you will receive a notification from the Local Authority when you are included in the Scheme.

Cover at a Glance

Item	Maximum Sum Insured/ Limit of Indemnity
Buildings owned by Tidy Town	€50,000
Contents owned by Tidy Town	€20,000
Money	€1,270
All Risks	€2,500
Employers Liability for Employees and Volunteers	€13,000,000
Public Liability	€6,500,000
Products Liability	€6,500,000
Professional Indemnity	€1,300,000
Sexual Abuse Extension	€1,300,000
Directors & Officers Liability	€500,000



Covered and Restricted Activities

Automatically covered

- ✓ Organising, planning and administration of committee

- ✓ All activities to improve and enhance the appearance and sustainability of the public realm of a community

- ✓ Promotion and delivery of cleanliness, litter awareness, sustainability and waste prevention initiatives including clean-up events, green space maintenance and beautification projects in the local community

- ✓ Education and promotion of local amenities and heritage

- ✓ Organising small promotional and fundraising events (max 1,000 attendees at any one time)

Excluded unless IPB Insurance provide prior written approval

- ✗ Activities primarily carried out on privately owned land or property other than fund raising or promotional events

- ✗ Activities carried out on water

- ✗ Events with over 1,000 attendees

- ✗ Inflatable bouncy castles, inflatable slides or inflatable obstacle courses unless hired from a bona fide contractor who have provided evidence of public liability insurance with a limit of €6.5m per occurrence

- ✗ Events on public roads unless officially closed

- ✗ Commercially operated attractions

- ✗ Ownership of public or civic amenities

Covered and Restricted Activities

- ⊗ Ownership of play parks and playgrounds, skate parks, gyms and fitness centres

- ⊗ Explosives, firearms, fireworks, pyrotechnical devices or bonfires

- ⊗ Tree felling, lopping of branches and use of chainsaws

- ⊗ Demolition of walls, buildings and structures

- ⊗ Any process involving the application of heat (other than the preparation of food and drink), eg. welding

- ⊗ Work carried out at heights greater than 5 metres or depth below 2 metres

This list relates to restricted activities and is not an exhaustive list of policy exclusions. For full details the policy can be viewed by contacting your Local Authority.

What is not Covered?

Motor Insurance

This cover is available separately in the insurance market if required.

Theft by Employee

This cover is available separately in the insurance market if required.

Business Interruption

Tidy Town groups do not typically require this cover as a property loss is unlikely to impact your income. However, this cover is available separately in the insurance market if required if you believe that a property loss would impact your income.

Computer Insurance

Specific Computer Insurance is not operative in the policy however this cover is available separately in the insurance market if required.

- If Tidy Town owns a ride on mower, they must purchase motor insurance separately as this is a specialist insurance policy not generally included in standard Tidy Towns Insurance Packages.
- Employee Theft, Business Interruption and Computer Insurances Covered are not generally purchased by typical Tidy Towns

Frequently Asked Questions



Check IPB Insurance Information Pack to see Frequently Asked Questions.

For Specific Queries contact IPB directly on its dedicated Tidy Towns Phone Number or email address:

Email: TidyTowns@ipb.ie

Phone: (01) 639 5511