

## Employers Liability & Public / Products Liability - Indemnity Letter to Host Employers

<b>Insured:</b>	Community Training and Education Centres as funded by Dublin and Dun Laoghaire ETB
<b>Policy Number:</b>	IEL0001248 & IPL0002378
<b>Period of Insurance:</b>	01 January 2018 to 31 December 2018
<b>Policy Type:</b>	Employers Liability & Public / Products Liability
<b>Limit of Indemnity: Employers Liability</b>	Not less than €13,000,000 any one Occurrence
<b>Limit of Indemnity: Public Liability</b>	Not less than €6,500,000 any one Occurrence
<b>Limit of Indemnity: Products Liability</b>	Not less than €6,500,000 any one Occurrence and in any one Period of Insurance

Dear Sir/Madam,

This is to confirm that the above Sections of the Policy are extended to indemnify a Host Employer in respect of legal liability arising out of or in connection with Student / Trainee placements for which the Insured would have been entitled to indemnity under such Sections had the Claim(s) been made against the Insured provided always that:

- a) such party is not entitled to indemnity under any other policy
- b) such party shall, as though they were the Insured, observe fulfil and be subject to the Terms, Definitions, Conditions, Exclusions, Endorsements and Limits of the Policy insofar as they can apply
- c) the Insurer shall have the full conduct and control of all Claim(s) in respect of which indemnity is provided by this Extension
- d) nothing in this Extension will serve to increase the liability of the Insurer to pay any amount in excess of the Limit of Indemnity and indemnity will apply in priority to the Insured.

The indemnity provided by this cover is not intended to apply in respect work placements relating to the following activities:

- (a) atomic energy risks
- (b) aviation work or airport risks (but this does not apply to ground operations, catering, hangar observation or offices/reception areas of airports)
- (c) demolition work of any kind
- (d) work in mines, collieries or quarries
- (e) ship breaking or ship repairing
- (f) tunnelling or work in sewers
- (g) stevedoring or dockside risks
- (h) any work in connection with explosives
- (i) gas works or filling of any gas into cylinder
- (j) tree felling or lopping

Working to make a difference



**IPB Insurance**  
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**Directors**  
George Jones (Chairman), Michael McGreal  
(Deputy Chairman), Michael Garvey, Enda  
Devine, Michael Fitzgerald, Dermot Gorman,  
Sean O'Grady, John Smyth, Cairiona Somers.

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Central Bank of Ireland and subject to limited regulation by  
the Financial Conduct Authority.

- (k) any work carried out at a height in excess of 5 metres (but this height limit is not necessarily from ground level. It may be from a first floor or some secure level)
- (l) excavations below 3 metres in depth
- (m) work in reservoirs
- (n) driving a mechanically propelled vehicle
- (o) work on a boat or trawler
- (p) use of any oxyacetylene or electric welding or cutting plant or any blow lamp or blow torch unless the student is wearing personal protective equipment and is directly supervised by the Host Employer.

If you have any queries, please do not hesitate to contact me using the details below.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'J Sheridan'.

**John Sheridan**

**Senior Underwriter | IPB Insurance**

Direct: +353 1 6395549 | Email: [John.Sheridan@ipb.ie](mailto:John.Sheridan@ipb.ie)

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