

Public & Products Liability Policy Schedule

Date: 23 February 2017

Policy Form: PL (Occ - CI) Gen 2015.01

Policy Number: IPL0002405

Insured: CFTB of the Fermoy St Patrick's Day

Address: C/O Cork County Council
Floor 2, County Hall
Cork

Business: Organisation of the Fermoy St. Patrick's Day Festival

Period of Insurance: 17 March 2017 to 17 March 2017

Renewal Date: 18 March 2017

Premium: €250.00

Government Levy: €12.50

Total Premium: €262.50

Description	Operative/Not Operative
Public Liability	Operative
Products Liability	Operative



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	Limit of Indemnity any one Occurrence	Limit of Indemnity any one Period of Insurance	Excess Each and Every Occurrence
Public Liability	€6,500,000	Unlimited	€315
Sudden pollution and contamination	€6,500,000	€6,500,000	€315
Products Liability	€6,500,000	€6,500,000	€315

Endorsements applicable to Public & Products Liability Insurance

E – Risks

The indemnity or cover provided by this Policy will not apply to legal liability or any defence costs and expenses arising directly or indirectly out of

- (a) loss of, alteration of, Damage to or a reduction in the functionality, availability or operation of any computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment.
- (b) programming or operator error, whether by **You** or any other person.
- (c) Virus or Similar Mechanism.
- (d) Hacking .
- (e) failure of external networks.

For the purpose of this Endorsement:

Hacking shall mean unauthorised access to any computer or other equipment or component or system or item, whether or not insured by this Policy or whether or not owned by You, which processes, stores, transmits or received Data.

Virus or Similar Mechanism shall mean program, code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not. This includes but is not limited to viruses Trojan horses worms and logic bombs.

Event Activity Exclusions

With effect from the Policy Effective date(s) above, this indemnity or cover provided by this Policy will not apply to legal liability or any defence costs arising from or in connection with:

1. bouncy castles, inflatables, trampolines etc., unless provided and erected by bona fide sub-contractors who have provided You with evidence of current Public Liability insurance which covers the activity and indemnifies You as Principal and contain a minimum limit of indemnity of €6.5m.
2. provision of Slides, rides or amusements (mechanical or otherwise).



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3. Fireworks/Fireworks Displays.
4. Casual Traders.
5. Bodily Injury to any person incurred whilst in the course of and as a direct result of their participation in a sporting event.
6. erection or dismantling of any stage and/or viewing platform unless it is inspected and approved by a qualified engineer prior to use and supervised by a qualified engineering when being dismantled.

The following category is deleted from the definition of Employee:

(h) any volunteer

Endorsements are subject to the Terms, Definitions, Conditions, and Exclusions of the Policy.
