

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

Insured:	Louth and Meath Education and Training Board
Policy Number:	CCP0002171
Period of Insurance:	01 January 2026 to 31 December 2026
Employer's Liability Section: Limit of Indemnity	Not less than €13,000,000 any one Occurrence
Public Liability Section: Limit of Indemnity	Not less than €6,500,000 any one Occurrence
Products Liability Section: Limit of Indemnity	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 this Policy are extended to indemnify a Host Employer in respect of legal liability arising solely out of or in connection with Student/Trainee placements and for which the Insured would have been entitled to indemnity under the Policy had the Claim been made against the Insured, provided always that;

- (a) the Host Employer will, 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;
- (b) the Insurer shall have the full conduct and control of all Claims for which indemnity is provided by this Policy;
- (c) nothing in this letter 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.

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

Yours sincerely,

Underwriting Department | IPB Insurance
Direct: +353 1 6395500 | Email: Underwriting@ipb.ie

8. Unsatisfied Court Judgements

If a judgement for compensation or costs in respect of **Bodily Injury** sustained by any **Person Employed** arising out of and in the course of employment or engagement by the **Insured Party** in connection with the **Business** and occurring within the **Territorial Limits** which relates to an **Occurrence** committed or alleged to have been committed subsequent to the **Retroactive Date** and giving rise to a **Claim** made against the **Insured Party** during the **Period of Insurance** and reported to the **Insurer** during the **Period of Insurance** or the **Extended Reporting Period** and in accordance with Policy Condition 3 (Claims – Duties of the Insured) and which

- (a) is obtained by such **Person Employed** in any court situate within the Republic of Ireland against any person or corporate body domiciled or operating from premises within the Republic of Ireland and
- (b) remains wholly or partly unsatisfied six months after the date of such judgement

the **Insurer** will, if the **Insured Party** so requests, pay to the said **Person Employed** the amount of any such compensation and costs to the extent that they remain unsatisfied provided that

- (i) there is no appeal outstanding
- (ii) if any payment is made under the terms of this Extension, the **Person Employed**, or their personal representatives, shall assign the unsatisfied judgement to the **Insurer**.

9. Work Experience Placements

At the request of the **Insured**, the **Insurer** will indemnify any employer for their legal liability arising solely out of or in connection with their participation in **Student** or trainee work experience placements arranged by the **Insured** and held in the Republic of Ireland, provided always that

- (a) the employer shall, as though they were the **Insured**, observe, fulfil and be subject to the Terms, Definitions, Conditions, Exclusions and Endorsements of the **Policy** insofar as they can apply
- (b) the **Insurer** shall have the full conduct and control of all **Claims** for which indemnity is provided by this Extension
- (c) 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**
- (d) this extension shall not apply in relation to any trainee apprenticeship programs.

The indemnity provided by this Extension does not apply in respect of

- (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
- (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 employer.

Additional Conditions applicable to Section 7

1. Non-Cumulative Limits of Indemnity

Regardless of the number of years this insurance, or any other insurance of a like nature with the **Insurer** shall continue in force and the number of premiums which shall be paid or payable, the liability of the **Insurer** shall not be cumulative in amounts from **Period of Insurance** to **Period of Insurance** and a **Claim** shall be deemed to attach to the insurance period current when the **Claim** was made against the **Insured Party** and notified to the **Insurer** and the **Limit of Indemnity** in effect at that time shall prevail.

2. Use of power driven woodworking or metal working machinery

It is a condition precedent to the liability of the **Insurer** that where woodworking or metalworking machinery and equipment driven by steam, gas, water, electricity or other mechanical power is used

- (a) such machinery and equipment is fitted with manufacturer's guard and safety cut-off systems which are used in accordance with the manufacturer's instructions, inspected annually and a record of such annual inspections to be documented
- (b) such machinery and equipment is maintained in efficient working order