



# Sport & Leisure Statement of Fact Renewal

Insured	Irish Field Archery Federation
Address	11 Silverwood
	Mountmellick
	Portlaoise
	Laois
Eircode	R32 R603
Business	Archery Association
Business Type	Sports
Business Category	Archery
Policy Type	SL
Insurer	Aviva Sports & Hospitality
Broker Name	
Policy Number	UT602215229
Period of Cover	01/08/2023 to 31/07/2024





Liabilities	
Occurrence 1: Employers Liability - Limit of Indemnity any one event	Not Covered
Occurrence 1: Excess (each & every event)	Not Covered
Occurrence 2: Public Liability – Limit of Indemnity any one event	€6,500,000
Occurrence 3: Products Liability – Limit any one period of indemnity	€6,500,000
Professional Indemnity required	Yes
If required, Professional Indemnity Limit of Indemnity any one period	€1,300,000
Retroactive Date	





Estimated Payments & Turnover		
Clerical/Supervisory	Not Covered	
Tour Guides (in connection with Museums & similar Tourist Attractions)	Not Covered	
Bar/Catering	Not Covered	
Players/Coaches/Instructors	Not Covered	
Maintenance	Not Covered	
Others	Not Covered	
Forest Schools	Not Covered	
Golf Greenkeepers	Not Covered	
Turnover	€0	
Bar Turnover	€0	

How many current members do you have?	750
How many junior (under 18) members are included in the above?	0
How many coaches do you engage?	0
Do you have recognised qualifications from a national governing body relevant to the sport/industry you are providing instruction for?	Yes
What is the ratio of coaches to members?	0:0
Is induction training provided to all new members?	Yes





General Questions		
Have you or any principal in the business or any company in which you have had an interest been declared bankrupt, the subject of a Court Judgement (including court enforcement order enforced by a sheriff, bailiff, or other similar person or body), receivership, examinership, bankruptcy or liquidation proceedings or made any arrangement with creditors?	No	
How long have you been established at these premises?	5+ Years	
Are there any current planning applications or future development intentions for any building or premises included on this proposal?	No	
Are you at present insured or have you ever proposed for insurance in respect of any of the perils or contingencies to which this proposal applies?	Νο	
To the best of your knowledge and belief have you or any other person(s) material to this risk:		
<ul> <li>a) Been convicted of any offence of any nature (Criminal or otherwise) or is any prosecution pending?</li> </ul>	No	
<ul> <li>b) Been refused any insurance renewal or had any special terms or conditions imposed by their insurer?</li> </ul>	No	
c) Been involved in any accident or loss or have any claims been made against you or them in the last five years?	No	
Is your business established or have operations located outside the Republic of Ireland that you have not already advised us about?	No	
N/A	1	
To the best of your knowledge and belief have you or any other person(s) material to this risk ever been refused any insurance or had a proposal declined, renewal refused, insurance cancelled, or special terms or conditions imposed by any insurer	No	
N/A		
To the best of your knowledge and belief have you or any other person(s) material to this risk ever been convicted* of any offence of any nature (criminal or otherwise) or is any prosecution pending?	Νο	
* An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a 'spent conviction' under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 please visit www.irishstatutebook.ie		
N/A		
Does the business involve use of radioactive substances or other sources of ionising radiation?	Νο	
N/A		
Is the name of the Insured recorded on the Schedule correct?	Yes	
Is the Business of the Insured recorded on the Schedule correct?	Yes	





Are all Addresses and/or Premises of the Insured recorded on the Schedule correct?	Yes
The Schedule includes any business established or operations located outside	No
the Republic of Ireland if we have agreed to provide cover. Is your business	
established or does it have operations located outside the Republic of Ireland	
that are not in the Schedule or that you have not already advised us about?	
Have you or any principal in the business, or any business in which you have	No
had an interest, ever been disqualified from being a company director?	





#### THIS IS AN IMPORTANT DOCUMENT SO PLEASE READ IT IN FULL

**Cooling off period:** If you cancel the policy within 14 working days from the inception date of the policy (the 'cooling off period'), Aviva will refund the premium for any period of insurance remaining. If you cancel the policy after the cooling off period, please refer to the policy booklet for cancellation terms and conditions.

#### Please refer to the policy booklet for details of covers, exceptions and conditions

Based on the information supplied to us, we outline below any endorsements applicable to this quotation. The full wordings of such endorsements are included in the attached document.

#### **Duty of Disclosure**

**Please remember** that you are under a duty to answer all questions, which we ask, honestly and with reasonable care. Please ensure all answers and information given in this Statement of Fact and any other document(s) previously provided by you or your broker to us are complete and accurate. This is for your own protection as if the information you provide is not accurate:

- your policy may not provide you with the cover you need,
- a claim may not be paid,
- the policy could be declared invalid and void or may be cancelled, and
- you may encounter difficulties trying to purchase insurance elsewhere and

#### Additional Duty of Disclosure for Non-Consumer Customers

# PLEASE NOTE - IF YOU ARE <u>NOT</u> A CONSUMER (AS DEFINED BELOW) THE FOLLOWING DUTY <u>ALSO</u> <u>APPLIES</u>.

In addition to the above, you must also tell us about any other facts, which are likely to affect whether we agree to provide cover, or how we assess the risks proposed for insurance.

If you are not sure whether you should tell us about something, please tell us anyway. This is for your own protection because, if you do not give us all the information we need:

- your policy may not provide you with the cover you need:
- a claim may not be paid:
- your policy could be declared invalid and void or may be cancelled:
- you may encounter difficulty trying to purchase insurance elsewhere, and
- you may breach the terms and conditions attaching to any loan.

# **Consumer Definition:**

Consumer means a 'consumer' as defined by section 2(1) of the Financial Services and Pension Ombudsman Act 2017. For the avoidance of doubt, the definition of 'consumer' shall include:

- (i) a natural person, not acting in the course of business,
- a sole trader, partnership, trust club or charity (not being a body corporate), with an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €3 million or less, or





(iii)	an incorporated body that
	(a) had an annual turnover in its previous financial year (within the meaning of section
	288 of the Act of 2014) of €3 million or less, and
	(b) is not a body corporate that is a member of a group of companies (within the
	meaning of section 8 of the Act of 2014) with a combined annual turnover (in the
previous financial year (within the meaning of section 288 of the Act of 2014) of	
	group of companies), of greater than €3 million.

#### Aviva Data Protection - Privacy Notice

Aviva collect and use personal information about you so that they can provide you with an insurance policy that suits your insurance needs. This notice explains the most important aspects of how Aviva use your information and what rights you have in relation to your personal information but you can get more information about the terms we use and view our full Privacy Policy at the Aviva Privacy page on **www.aviva.ie**, request a copy by writing to us at Data Protection Officer, Aviva Insurance Ireland DAC, One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651 or call us at 01 8988000.

The data controller responsible for this personal information is Aviva Insurance Ireland DAC ("**we**" "**us**" "**our**") as the insurer of the product. Additional controllers include your intermediary/broker who is responsible for the sale and distribution of the product and any applicable reinsurers.

#### 1. Personal information we collect

Your data: The personal information Aviva collect and use may include your name, address, telephone number and/or email address, occupation, other products you have purchased from us, claims history, employer details (where necessary), video footage, bank account details or payment card details and unspent criminal convictions. For commercial insurance products, Aviva may carry out credit searches in relation to your business.

**Other people's data:** As well as collecting personal information about you, Aviva may also use personal information about other people, for example family members you wish to insure on a policy.

Note: If you are providing information about another person, we expect you to show them this data protection notice and ensure that they have given you permission to provide this information to us so that we can provide a quote. If they have any concerns, please ask them to contact us in one of the ways described in the "Contacting Us" section.

**Claims data:** If a claim is made, Aviva may also collect personal information about the claim from you and any relevant third parties.

Note: You don't have to provide us with any personal information, but if you don't provide the information, we need we may not be able to proceed with your application or any claim you make. We will let you know what information is required to proceed with your application or any claim you make.

**Criminal conviction data:** We may ask for details relating to any unspent criminal convictions you and anybody else covered under your policy may have.

We recognise that information about criminal convictions is particularly sensitive information. We will only collect and use such data as follows:

Purpose for which it is used	Our legal basis for using it





Criminal conviction data is used for the	To take steps at your request before we enter	
purposes of providing quotes and	into a policy (e.g., providing	
underwriting, managing reinsurance	a quote) and to perform our insurance policy	
arrangements, processing any claims you	with you and people covered	
may have, fraud investigation and handling any	under the policy.	
complaints you may have.		
We may also need to use your criminal data for the purposes of establishing, exercising or		
defending legal rights, including in connection with advice, claims, or proceedings, and where		
authorised by law.		

# 2. How we collect your personal information

We may collect personal information about you from:

- you
- other people
- your broker or intermediary
- your employer, if relevant to your insurance cover
- publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements
- insurance industry databases and other commercial databases
- other records within the Aviva Group if you have or have had other insurance policies with or sought a quote from another Aviva company or third party claims
- third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors and independent experts)
- when you visit one of the Aviva Group websites and
- Insurance Ireland (insurance industry's representative body) operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud. Information received by Insurance Ireland is shared with relevant insurers.

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# 3. How we use your personal information

We may collect and use your information for the purposes, and on the legal basis, set out below:

Purpose for which it is used	Our legal basis for using it
To provide a quote, including making a decision as to whether we can provide you with cover and at what price.	To take steps at your request prior to entering into a policy.
To verify your identity.	<ul> <li>To perform the policy.</li> <li>To take steps at your request prior to entering into a policy.</li> <li>To comply with our legal obligations.</li> </ul>
To provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy.	• To perform the policy.





To validate, investigate and/or process any claims you or another person makes in relation to your insurance policy.	<ul><li>To perform the policy.</li><li>To comply with our legal obligations.</li></ul>
To maintain arrangements, we have with reinsurers. For management information purposes	• For our legitimate interests in managing our business.
including portfolio assessment, risk assessment, performance reporting and	
management reporting. For a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business.	
To detect and prevent fraud.	<ul> <li>For our legitimate interests in managing our business.</li> <li>To perform your policy.</li> <li>To comply with our legal obligations.</li> </ul>
To comply with laws and regulations.	To comply with our legal obligations.

# 4A. How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services
- with regulatory bodies and law enforcement bodies, including the Gardaí, e.g., if we are required to do so to comply with a relevant legal or regulatory obligation; and
- with reinsurers who provide reinsurance services to Aviva. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third-party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with are located outside of the European Economic Area, including India. These locations may not provide an adequate level of protection. We'll always take steps to ensure that any such transfer of information is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us in one of the ways described below.

# 4B. How we share your personal information with others for fraud prevention

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for anti-fraud purposes including:

- sharing information about you with other insurers and public bodies including the Department of Finance and the Gardaí
- private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies and
- undertaking fraud searches on publicly available information as outlined above and checking the Insurance Industry claims database, Insurance Link. For more information on Insurance Link please go to www.inslink.ie. This database helps insurers check claims information and prevent fraudulent claims.

# 5. Credit searches





We may carry out credit searches against you through third parties who provide us with credit information.

#### 6. Automated decision making

We may carry out automated decision making to decide whether we can provide insurance to you and on what terms. In particular we may use an automated underwriting engine and algorithms to provide, or assist with providing, quotes including the premium that will apply to your policy of insurance, using the information we have collected. We may use automated decision making as it is necessary for entering into, or performance of your policy between you as the data subject and Aviva as data controller, and other uses such as authorised by law.

#### 7. Online information

When you visit one of the Aviva Group websites, they may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with their websites. This information is used to note your interest in Aviva's websites and improve customer journeys.

#### 8. How long we keep your personal information for

Information submitted for a quotation may be retained by us for a period of up to 15 months from the date of the quotation. Where you purchase a product from us, information will be held for the duration of your insurance cover and for at least six years after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any claims. For more information on Aviva's data retention policies please see their Privacy Policy or contact them – refer to the details in the "**Contacting Aviva**" section below.

#### 9. Your rights in relation to your personal information

You have various rights in relation to your personal information, including:

- the right to request access to your personal information
- correct any mistakes on our records
- erase or restrict records where they are no longer required
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you
- to move certain data to other providers
- Where we rely on your consent as our legal basis for use of your personal data you have a right to withdraw your consent to such use.

Note: you have the right to object to use of personal information based on legitimate business interests. If you do object, we will have an opportunity to demonstrate that there are compelling legitimate grounds which override your rights and freedoms or that processing is necessary for the establishment, exercise or defence of legal claims. Please note that any successful objection may prevent us assessing future claims and/or the policy may be cancelled.

For more details in relation to your rights, including how to exercise them, please see our full Privacy Policy or contact us in one of the ways described below.

#### 10. Contacting Aviva

If you have any questions about how Aviva use personal information, or if you want to exercise your rights stated above, please contact Aviva's Data Protection team by either emailing them at DPO@aviva.com, writing to the Data Protection Officer, Aviva Insurance Ireland DAC, Building 12, Cherrywood Business Park, Loughlinstown, Dublin 18 or call us at (01) 8988000.





If you have a complaint or concern about how Aviva use your personal information, please contact them in the first instance and they will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commissioner at any time.

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