



## Water Safety Ireland - Teachers & Instructors Insurance FAQs

### Public and Products Liability:

Limit of indemnity: €6,500,000

### Insurance Cover during Covid-19:

1. Classes must be taught in line with HSE Guidelines.
2. Classes ratio is 1:12 i.e. one Swim Teacher to a maximum of 12 pupils.
3. Limit to 6 Classes being run daily as 3 in the morning and 3 in the afternoon.
4. Insurance only starts as soon as the child/person is dropped off to the class and Insurance ends when the child/person leaves the Class.
5. Cover is provided on sole proprietorship basis and does not extend to cover any employees or volunteers.
6. No cover in respect of swimming camps or swim schools.
7. Instructors must be members of WSI or have signed a Franchise Contract with WSI
8. Teachers & Instructors must meet the WSI qualification standard
9. Instructors must have Child Protection procedures in place and be Garda Vetted

### Frequently asked questions:

**Q: How much does Swimming Teacher Insurance Cost?**

*A: Swimming Teacher Insurance is currently €75 per annum and is renewed on a yearly basis to which a reminder email will be sent nearing expiry to remind Members to repurchase online.*

**Q: Who can purchase Swimming Teacher Insurance?**

A: *To be eligible to purchase Swimming Teacher Insurance you will need to join Water Safety Ireland either as a Volunteer with your local Water Safety Committee or alternatively take out Franchise Contract with Water Safety Ireland. Both categories are required to join WSI online. The criteria for Franchise Contracts can be accessed by emailing [alison@watersafety.ie](mailto:alison@watersafety.ie) requesting details.*

*All Members are required to be Garda Vetted with Water Safety Ireland, have completed Code of Ethics and the Franchise Contracts need to fulfil Franchise Criteria and provide evidence of Qualifications and have paid the Contract Fee. All Members need be fully approved by their Water Area Safety Committee or by Water Safety Ireland HQ before purchasing Insurance.*

**Q: Is there an age limit to purchase Insurance?**

A: *All Members must be 18 years of age and over to purchase Insurance and there is a requirement that once a Member is turning 70 years of age that they need to complete a Signed Declaration stating they have no current Medical Conditions and send the Signed Form to Water Safety Ireland who will forward it to Marsh Insurances for approval.*

**Q: Do I need to report an existing Medical Condition or report if a Medical Condition occurs?**

A: *If you have a Medical Condition then you will need to contact our Office for advice and WSI will inform the Insurance Company.*

**Q: Is the UK Swim Teachers Association Open Coaching Certified Teacher covered by this policy?**

A: *Yes, if the person is qualified and Water Safety Ireland verify the Qualifications. Cover will be subject to the standard agreed protocols.*

**Q: Will my Insurance cover teaching Swimming to Babies?**

A: *Yes, if the person is qualified and Water Safety Ireland verify the Qualifications. Cover will be subject to the standard agreed protocols.*

**Q: Will my Insurance cover teaching swimming lessons to people/children with Disabilities or Special Needs?**

A: *Yes as long as the person is properly qualified to teach and Water Safety Ireland verify the Qualifications. Cover will be subject to the standard agreed protocols.*

**Q: Will Insurance cover teaching swimming in several pools?**

A: *Yes.*

**Q: Is a self-employed person covered?**

A: *Yes.*