CHEER SPORT IRELAND

CSI UMBRELLA INSURANCE SCHEME HANDBOOK

Club, Coach, Volunteer & Member Guide

Season 2026/2027

Document Control

Item	Details
Document Title	CSI Umbrella Insurance Scheme Handbook
Document Type	Governance & Guidance Handbook
Policy Owner	Cheer Sport Ireland Board of Management
Approved By	Cheer Sport Ireland Board of Management
Effective Date	To Be Confirmed
Review Date	Annually
Applies To	All CSI Affiliated Clubs, Athletes, Coaches, Volunteers and Officials
Version	1.0

Board Approval

This handbook has been developed to provide guidance to affiliated clubs, athletes, coaches, volunteers, officials and parents regarding participation in the Cheer Sport Ireland Umbrella Insurance Scheme.

The handbook should be read alongside all applicable Cheer Sport Ireland policies, procedures, governance documents, safeguarding requirements and membership regulations.

This handbook is intended as a practical guide only and does not replace the official insurance policy wording.

In the event of any discrepancy between this handbook and the insurer's policy wording, the insurer's policy wording shall prevail.

All claims remain subject to insurer assessment and approval.

Contents

---

1. Introduction

Cheer Sport Ireland (CSI) operates an Umbrella Insurance Scheme for affiliated clubs and registered members.

The purpose of the scheme is to provide a structured insurance programme that supports participation in cheerleading activities throughout Ireland.

The scheme has been developed to assist clubs in managing risk and to provide eligible registered members with access to insurance benefits in accordance with the policy terms and conditions.

Insurance is only one element of responsible club management.

Clubs remain responsible for:

- Safeguarding participants
- Maintaining safe environments
- Conducting risk assessments
- Ensuring appropriate supervision
- Maintaining governance standards
- Complying with CSI requirements

Insurance does not remove a club's duty of care.

Insurance does not replace safeguarding obligations.

Insurance does not guarantee that every incident or circumstance will result in a successful claim.

---

2. Quick Reference Guide

The following points represent the most important information contained within this handbook.

1. Club Affiliation Does Not Automatically Provide Insurance Cover

Club affiliation and insurance registration are separate processes.

A club may be affiliated to CSI but individual athletes/clubs may not yet be insured.

Clubs can join the insurance scheme at any point in the season. The cost will be worked out pro-rata.

---

2. Every Athlete Must Be Registered

Every athlete requiring insurance protection must be registered through CSI.

Registration information must be submitted by the affiliated club.

---

3. Athlete Membership Fee

The athlete membership fee for the 2026/2027 season is:

€20 per athlete

This membership fee includes Personal Accident Insurance cover under the CSI Umbrella Insurance Scheme.

---

4. Coaches and Volunteers

The coach & volunteers membership fee for the 2026/2027 season is:

€35 per person

*Directors/Officers not covered under insurance policy, only if coaching roles. A separate add insurance can be requested through Arachas.

---

5. Membership Records Must Be Accurate

Clubs are responsible for maintaining accurate membership records.

Changes must be submitted to CSI promptly.

---

6. No Grace Period Applies

Insurance cover does not begin simply because a person attends training.

Insurance arrangements must first be completed and recorded.

---

7. Travel Is Not Covered

Travel to and from training sessions, events and competitions is not covered under the CSI Umbrella Insurance Scheme.

8. International Travel Requires Separate Arrangements

The CSI Umbrella Insurance Scheme applies within Ireland only.

Separate travel arrangements are required for international activities.

9. Claims Are Assessed By The Insurer

CSI does not determine claim outcomes.

All claims are assessed by the insurer in accordance with the policy terms and conditions.

10. Good Governance Remains Essential

Insurance is not a substitute for:

• Safeguarding

• Risk assessments

• Coach qualifications

• Garda Vetting

• First Aid

• Incident reporting

• Club governance

3. Understanding the CSI Insurance Scheme

The CSI Umbrella Insurance Scheme is designed to provide insurance protection for affiliated clubs and registered members participating in recognised cheerleading activities.

The scheme operates on a collective basis.

This means that cover is arranged centrally through Cheer Sport Ireland on behalf of affiliated clubs and registered members.

The scheme currently incorporates:

- Public Liability Insurance
- Professional Indemnity Insurance
- Employers Liability Insurance
- Personal Accident Insurance

The scheme is administered with the support of:

Arachas

The purpose of the scheme is to:

- Support participation
- Protect clubs against certain liability claims
- Provide personal accident benefits
- Promote consistency across affiliated clubs

The scheme should not be viewed as a replacement for responsible club management.

Insurance supports risk management.

It does not eliminate risk.

---

4. Membership & Registration Requirements

Participation in the CSI Umbrella Insurance Scheme is dependent upon proper registration procedures being followed.

Every affiliated club is responsible for ensuring that membership information is accurate and complete.

The following information must be submitted to CSI:

- Full Name
- Date of Birth
- Membership Category
- Club Affiliation
- Any additional information requested by CSI

Membership information is used for insurance administration purposes.

Accurate information is essential. You must keep the CSI Membership Dashboard up to date.

Failure to maintain accurate records may impact insurance administration and claim processing.

---

5. Insurance Activation Requirements

Insurance cover does not commence automatically.

Insurance cover does not commence because a participant attends training.

Insurance cover becomes effective only when all required registration procedures have been completed.

The following requirements must be satisfied:

✓ Membership registration completed

✓ Membership information submitted

✓ Membership fee paid

✓ Registration recorded

✓ Insurance arrangements confirmed

There is no grace period.

Clubs should never assume insurance cover exists until registration requirements have been completed.

---

6. Membership Record Obligations

Each affiliated club is responsible for maintaining accurate and up-to-date membership records.

Clubs must:

- Add new members promptly
- Remove departed members
- Update member information
- Maintain accurate dates of birth
- Retain membership records

Changes should be submitted to CSI as soon as reasonably practicable.

Where an individual has not been properly registered and submitted to CSI prior to an incident occurring, CSI cannot guarantee that cover will apply.

Any claim involving an unregistered individual may be reviewed by the insurer and may be declined.

Accordingly, clubs should ensure that membership records remain accurate at all times.

Failure to do so may adversely affect insurance administration and claim eligibility.

7. Public Liability Insurance

What is Public Liability Insurance?

Public Liability Insurance protects an organisation where a third party alleges that the organisation's negligence caused bodily injury or property damage.

For the purposes of the CSI Umbrella Insurance Scheme, Public Liability Insurance is designed to protect affiliated clubs and, where applicable, registered members acting on behalf of the club during approved activities.

The current Public Liability limit of indemnity under the CSI Umbrella Insurance Scheme is:

€6,500,000

subject to the policy terms, conditions, limitations and exclusions.

What Does Public Liability Insurance Cover?

Public Liability Insurance may respond where:

- A member of the public suffers an injury and alleges negligence by the club.
- A spectator is injured during a club activity and alleges negligence.
- Property belonging to a third party is damaged and negligence is alleged.
- A venue owner alleges damage to property caused by the club.
- An event participant alleges that inadequate risk management contributed to an injury.

It is important to understand that Public Liability Insurance does not automatically pay compensation simply because an injury occurs.

In most cases, negligence must first be alleged and investigated.

What is Negligence?

Negligence occurs when an individual or organisation fails to take reasonable care and that failure results in injury or damage.

Examples may include:

- Failure to maintain safe facilities.
- Failure to remove known hazards.
- Failure to adequately supervise activities.
- Failure to implement reasonable safety procedures.
- Failure to follow recognised safeguarding requirements.

Every claim is assessed individually based on its specific circumstances.

Examples of Potential Public Liability Claims

Example 1 – Spectator Injury

A parent attending a showcase trips over an electrical cable that has not been secured correctly.

The parent sustains an injury and alleges that the club failed to provide a safe environment.

Subject to investigation and insurer assessment, Public Liability Insurance may respond.

Example 2 – Property Damage

A piece of club equipment accidentally causes damage to a venue wall during a training session.

The venue owner seeks compensation from the club.

Subject to insurer assessment, Public Liability Insurance may respond.

Example 3 – Slip and Fall

A water spill remains on the floor despite being identified as a hazard.

A visitor slips and suffers an injury.

The visitor alleges negligence.

Public Liability Insurance may respond subject to policy terms and conditions.

What Public Liability Insurance Does Not Do

Public Liability Insurance does not:

• Guarantee that compensation will be paid.

• Remove a club's duty of care.

• Replace risk management procedures.

• Replace safeguarding obligations.

• Replace venue safety requirements.

• Cover deliberate acts or criminal conduct.

• Cover activities outside approved club operations.

Why Public Liability Insurance Is Important

Public Liability claims can be costly and complex.

Legal costs alone can be significant even where a club believes it has done nothing wrong.

Public Liability Insurance provides financial protection and access to insurer support when dealing with allegations of negligence.

---

8. Professional Indemnity Insurance

What is Professional Indemnity Insurance?

Professional Indemnity Insurance protects coaches, instructors, trainers, officials and other insured persons where a claim is made alleging that professional advice, coaching instruction or guidance caused injury, loss or damage.

The CSI Umbrella Insurance Scheme includes:

Professional Indemnity Limit

€1,300,000 any one claim

Excess

Nil

Why Professional Indemnity Insurance Matters

Cheerleading coaches provide technical instruction and professional guidance.

Even where a coach acts appropriately, an athlete, parent or third party may allege that coaching advice contributed to an injury.

Professional Indemnity Insurance provides protection against these allegations, subject to policy terms and insurer assessment.

Examples of Potential Professional Indemnity Claims

Example 1 – Coaching Instruction

A coach teaches a stunt progression.

An athlete is subsequently injured.

A claim alleges that the progression was introduced too early.

Professional Indemnity Insurance may respond subject to investigation.

Example 2 – Technical Advice

A coach provides technical advice regarding skill progression.

An injury later occurs.

A claim alleges that the advice was inappropriate.

Professional Indemnity Insurance may respond subject to policy terms and insurer assessment.

Example 3 – Athlete Readiness

A coach allows an athlete to participate after returning from injury.

The athlete suffers a further injury.

A claim alleges poor professional judgement.

Professional Indemnity Insurance may respond.

Professional Indemnity Is Not a Substitute for Good Practice

Coaches should continue to:

• Maintain qualifications.

• Undertake continuing education.

• Follow recognised coaching practices.

• Conduct appropriate progressions.

• Prioritise athlete welfare.

• Maintain accurate records where appropriate.

Insurance supports coaches.

It does not replace professional responsibility.

---

9. Employers Liability Insurance

What is Employers Liability Insurance?

Employers Liability Insurance protects organisations where employees or paid personnel allege that negligence by the organisation caused injury or illness.

Within a sporting environment, this may include:

• Paid coaches

• Administrative staff

• Contractors where applicable

• Other paid personnel

subject to policy terms and conditions.

Duty of Care to Employees

Clubs have a legal duty to provide:

• Safe working environments.

• Appropriate supervision.

• Suitable equipment.

• Appropriate training.

• Reasonable safety procedures.

Employers Liability Insurance supports clubs where allegations arise that these obligations were not fulfilled.

Example of an Employers Liability Claim

A paid coach suffers an injury while carrying out duties for the club.

The coach alleges that the injury occurred because reasonable safety procedures were not followed.

Employers Liability Insurance may respond subject to insurer assessment.

Why Employers Liability Matters

Many clubs focus exclusively on athletes.

However, clubs also have responsibilities towards coaches, staff and volunteers.

Appropriate governance, risk management and safety procedures remain essential.

---

10. Personal Accident Insurance

What is Personal Accident Insurance?

Personal Accident Insurance provides specified benefits to registered members who sustain injuries during insured activities.

Unlike Public Liability Insurance, Personal Accident Insurance is not based upon proving negligence.

Instead, it provides access to specified benefits where qualifying injuries occur during insured activities.

What Personal Accident Insurance Is Designed To Do

Personal Accident Insurance exists to assist members following an accident.

Benefits may assist with:

- Medical costs
- Dental treatment
- Permanent injuries
- Serious accidents
- Accidental death benefits

subject to policy limits and conditions.

Important Clarification

Personal Accident Insurance is not health insurance.

It does not provide unlimited medical cover.

It does not replace Private Medical Insurance.

It provides benefits only in accordance with the policy schedule.

---

11. Personal Accident Benefit Schedule

The current benefit schedule includes:

Benefit	Limit
Accidental Death	€10,000
Permanent Total Disablement	€10,000
Permanent Partial Disablement	€10,000
Medical Expenses	€2,500
Dental Expenses	€2,500
Physiotherapy Expenses	Included within Medical Expenses

Benefit	Limit
Temporary Total Disablement	Not Covered

All benefits remain subject to the policy wording and insurer assessment.

Medical Expenses

The policy includes Accident Medical Expenses up to:

€2,500

subject to policy terms and conditions.

Medical expenses may include:

• Hospital expenses

• Consultant costs

• Diagnostic costs

• Physiotherapy

• Other eligible accident-related treatment

where permitted under the policy.

Dental Expenses

Dental expenses are covered up to:

€2,500

subject to policy conditions.

Physiotherapy

Physiotherapy expenses are included within the overall Medical Expenses limit.

They do not provide an additional standalone benefit.

---

12. Private Medical Insurance (PMI)

What is PMI?

PMI stands for:

Private Medical Insurance

Examples include:

• VHI

• Laya Healthcare

• Irish Life Health

How PMI Interacts With the CSI Policy

For Accident Medical Expenses, members should use their Private Medical Insurance first where available.

Where PMI has been utilised, no excess applies to any subsequent eligible Accident Medical Expense claim made under the CSI policy.

Important Clarification

The requirement to utilise PMI first applies to Accident Medical Expenses only.

The following benefits are not affected by Private Medical Insurance:

- Accidental Death
- Permanent Total Disablement
- Permanent Partial Disablement

---

13. Trial Athletes & Taster Sessions

At the time of publication, the standard CSI Umbrella Insurance Scheme covers registered members.

Trial athletes, guest athletes and taster-session participants are not automatically covered under the standard arrangements.

Additional arrangements may be available subject to agreement with the insurer.

The number of participants and benefit levels requested may affect premium costs.

Clubs should contact CSI before assuming any cover exists for trial participants.

---

14. International Activities & Travel

Territorial Limits

The CSI Umbrella Insurance Scheme applies in:

Ireland

Travel to and From Activities

Travel to and from:

- Training
- Competitions
- Events

is not covered under the CSI Umbrella Insurance Scheme.

International Travel

The CSI Umbrella Insurance Scheme does not provide international travel protection.

Separate travel arrangements are required when participating abroad.

Team Ireland & International Competition Travel

Where teams travel internationally, separate travel insurance arrangements should be organised and approved in accordance with CSI procedures and insurer requirements.

Clubs should never assume that domestic insurance arrangements automatically extend overseas.

15. Claims Procedures & Incident Reporting

Introduction

The timely reporting of accidents, incidents and potential claims is essential to the effective operation of the CSI Umbrella Insurance Scheme.

Failure to report incidents promptly may adversely affect the ability of CSI, affiliated clubs and the insurer to properly investigate circumstances surrounding an incident.

All affiliated clubs are expected to maintain appropriate incident reporting procedures and records.

Insurance claims should never be viewed as a replacement for proper incident management.

The primary concern following any incident must always be:

1. The welfare of the injured person.
2. Appropriate medical treatment.
3. Notification to parent/guardian or caregiver.
4. Preservation of accurate information.
5. Timely reporting through appropriate channels.

What Should Be Reported?

The following should be reported and recorded:

Injuries

• Training injuries

• Competition injuries

• Injuries occurring during club activities

• Injuries requiring medical treatment

• Dental injuries

• Head injuries

• Concussion related incidents

Property Damage

• Damage to facilities

• Damage to venue property

• Damage to third-party property

Near Miss Incidents

A near miss is an event that could have resulted in injury or damage but did not.

Examples include:

• Equipment failure without injury

• A falling stunt where no injury occurred

• Unsafe facility conditions identified before injury occurred

Near misses provide valuable opportunities to improve safety.

Safeguarding Concerns

Safeguarding concerns should be managed in accordance with CSI safeguarding procedures and reporting requirements.

Safeguarding concerns may require separate reporting processes in addition to any insurance considerations.

Immediate Actions Following an Incident

Where an incident occurs, clubs should:

Step 1 – Make the Area Safe

Remove immediate hazards where possible.

Prevent further injury or damage.

Step 2 – Provide Appropriate Assistance

Administer first aid where appropriate.

Contact emergency services where required.

Seek medical assistance where necessary.

Step 3 – Notify Relevant Personnel

Inform:

- Coach
- Club Official
- Welfare Officer (where appropriate)
- Parent/Guardian (where applicable)

Step 4 – Preserve Information

Record:

- Date
- Time
- Location
- Individuals involved
- Witnesses
- Conditions at the time
- Actions taken

Photographs should be taken where appropriate and lawful.

Step 5 – Complete Incident Documentation

The club incident report form should be completed as soon as reasonably practicable.

Reporting to Cheer Sport Ireland

CSI should be informed where:

- A serious injury occurs.
- Hospital treatment is required.
- A potential liability claim exists.
- A safeguarding matter arises.
- Significant property damage occurs.
- The club believes an insurance claim may arise.

Prompt reporting allows CSI to support the club and engage with insurance representatives where appropriate.

Claims Notification

Submitting an incident report does not automatically create an insurance claim.

However, where a claim may arise, the insurer may require:

- Incident report forms
- Medical documentation
- Witness statements
- Photographs
- Membership verification
- Attendance records
- Risk assessments
- Club policies and procedures

Clubs should therefore maintain accurate records at all times.

What Information May Be Requested?

The insurer may request:

Member Information

- Name
- Date of Birth
- Membership status
- Registration confirmation

Incident Information

- Date
- Time
- Venue
- Activity taking place
- Description of events

Medical Information

- Medical reports
- Treatment records
- Receipts
- Physiotherapy invoices
- Dental invoices

Club Information

- Risk assessments
- Attendance registers
- Coach qualifications
- Safeguarding records
- Incident reports
- Equipment inspection records

Why Good Records Matter

In many claims, the issue is not whether an injury occurred.

The issue is whether the club can demonstrate that it took reasonable steps to manage risk.

Good record keeping may assist clubs in demonstrating:

- Appropriate supervision
- Appropriate training
- Compliance with safeguarding requirements
- Compliance with CSI expectations
- Appropriate risk management

---

16. Governance, Risk Management & Club Responsibilities

Insurance Is Not a Substitute for Good Governance

One of the most common misunderstandings in sport is the belief that insurance alone protects a club.

Insurance is only one component of a safe and well-managed organisation.

Clubs remain responsible for:

- Governance
- Safeguarding
- Risk Management
- Health & Safety
- Record Keeping
- Supervision
- Compliance with CSI requirements

Duty of Care

All clubs owe a duty of care to:

- Athletes
- Coaches
- Volunteers
- Officials
- Parents
- Spectators
- Visitors

The duty of care requires clubs to take reasonable steps to provide a safe environment.

Risk Assessments

Risk assessments are one of the most important tools available to clubs.

Risk assessments should identify:

- Hazards
- Potential consequences
- Existing controls
- Additional controls required

Risk assessments should be reviewed regularly.

Safeguarding

All clubs should operate in accordance with applicable safeguarding requirements.

Safeguarding responsibilities are separate from insurance obligations.

The existence of insurance does not reduce safeguarding responsibilities.

CSI Safeguarding Policies Available

Garda Vetting

All relevant personnel should complete Garda Vetting or equivalent police clearance processes where required.

CSI Vetting Procedures Available

Safeguarding Training

Coaches and volunteers should complete safeguarding training appropriate to their role.

CSI Safeguarding Training Requirements Available

First Aid

Clubs should ensure that:

- First aid provision is available.
- First aid kits are maintained.
- First aid qualifications remain current.

Coach Qualifications

Clubs should ensure coaches possess:

- Appropriate qualifications
- Appropriate experience
- Ongoing professional development
- Compliance with CSI requirements

---

17. Insurance Claim Defence Checklist

Where a serious claim arises, insurers may seek evidence that a club was operating responsibly.

The following records may be requested.

Governance

✓ Constitution

✓ Committee records

✓ Policies and procedures

Membership

✓ Membership register

✓ Dates of birth

✓ Registration records

✓ Insurance records

Coaching

✓ Coach qualifications

✓ Continuing education records

✓ Vetting records

✓ Safeguarding certificates

Risk Management

✓ Risk assessments

✓ Equipment inspections

✓ Venue inspections

✓ Emergency plans

Incident Management

✓ Incident reports

✓ Witness statements

✓ Attendance registers

✓ Medical records

Safeguarding

✓ Safeguarding policy

✓ Reporting procedures

✓ Welfare records

Why This Checklist Matters

Clubs that maintain accurate records are generally in a stronger position to demonstrate that reasonable steps were taken to manage risk.

The checklist is not intended to guarantee claim outcomes.

However, good governance and record keeping may assist clubs when responding to allegations of negligence or liability.

---

18. Club Compliance Checklist

The following checklist represents minimum expectations for affiliated clubs.

🟢 = CSI Policy/Template Available

🔴 = Mandatory Operational Requirement

🟡 = Recommended Best Practice

Governance & Administration

- 🟢 Club Constitution
- 🟢 Governance Framework
- 🔴 Club Affiliation
- 🔴 Committee Structure
- 🔴 Committee Meeting Records
- 🟢 Complaints Procedure
- 🟢 Disciplinary Procedure
- 🟢 Incident Reporting Procedure
- 🟢 Risk Register
- 🟢 Emergency Action Plan

Safeguarding

- 🟢 Safeguarding Policy
- 🟢 Codes of Behaviour
- 🟢 Designated Liaison Person
- 🟢 Children's Officer
- 🔴 Safeguarding Training
- 🔴 Vetting Compliance
- 🟢 Safeguarding Reporting Procedures

Coaching & Operations

- 🔴 Coach Qualifications
- 🔴 Garda Vetting/Police Clearance
- 🔴 Attendance Registers
- 🔴 Membership Registers
- 🔴 Emergency Contacts

- 🔴 First Aid Provision
- 🟢 Risk Assessments
- 🟢 Equipment Inspection Logs

Insurance Administration

- 🔴 Membership Submission
- 🔴 Date of Birth Records
- 🔴 Membership Updates
- 🔴 Insurance Fee Payments
- 🔴 Incident Reporting
- 🔴 Claims Documentation

Financial Governance

- 🟡 Annual Budget
- 🟡 Income & Expenditure Records
- 🟡 Fundraising Records
- 🟡 Sponsorship Records
- 🟡 Annual Financial Review

19. Real-Life Insurance & Governance Examples

The following examples are provided for guidance purposes only.

They are intended to help clubs, coaches, volunteers, athletes and parents understand how insurance may operate in practice.

All claims remain subject to insurer assessment, policy terms, conditions, exclusions and limitations.

Example 1 – Athlete Injured During Training

An athlete lands awkwardly during a tumble and fractures their wrist during a scheduled club training session.

The athlete is:

✓ Registered with CSI

✓ Included on the club membership register

✓ Participating in an approved club activity

Potential Insurance Considerations:

- Personal Accident Insurance may respond subject to policy terms.
- Medical expenses may be considered under the Accident Medical Expenses benefit.

Example 2 – Injury While Travelling To Training

An athlete is involved in a road traffic accident while travelling to training.

Potential Insurance Considerations:

- The CSI Umbrella Insurance Scheme does not provide cover for travel to and from training.
- Alternative insurance arrangements may apply.

Example 3 – Parent Injured At Competition

A parent attending a competition slips on a wet floor and alleges that the club failed to identify and manage the hazard.

Potential Insurance Considerations:

- Public Liability Insurance may respond where negligence is alleged.
- Insurer investigation would determine whether liability exists.

Example 4 – Coach Liability Allegation

A coach introduces a stunt progression.

An athlete later suffers an injury.

A claim alleges that the progression was introduced before the athlete was ready.

Potential Insurance Considerations:

- Professional Indemnity Insurance may respond.
- Coaching records, qualifications and progression plans may be relevant.

Example 5 – Unregistered Athlete

An athlete attends training regularly but has not been submitted to CSI and is not included on the membership register.

The athlete sustains an injury.

Potential Insurance Considerations:

- CSI cannot guarantee that cover will apply.
- The insurer may decline any subsequent claim.

This is why accurate membership records are critical.

Example 6 – Trial Athlete

A child attends a free taster session.

The child has not been registered with CSI.

Potential Insurance Considerations:

- Trial athletes are not automatically covered.
- Clubs should seek clarification before assuming cover exists.

Example 7 – Damaged Venue Property

Training equipment damages a sports hall wall.

The venue owner seeks compensation.

Potential Insurance Considerations:

- Public Liability Insurance may respond subject to insurer assessment.

Example 8 – International Competition

A team travels overseas for competition.

An athlete sustains an injury abroad.

Potential Insurance Considerations:

- Separate travel arrangements are required.
- Clubs should never assume domestic insurance arrangements automatically extend internationally.

---

20. Frequently Asked Questions (FAQs)

Membership & Registration

Why do athletes need to register individually?

Insurance arrangements are based upon membership information supplied to CSI.

Registration allows CSI to maintain accurate insurance records and membership data.

Does club affiliation automatically insure athletes?

No.

Club affiliation and athlete registration are separate processes.

Insurance arrangements require individual registration.

What is the athlete membership fee?

For the 2025/2026 season:

€20 per athlete.

This fee includes Personal Accident Insurance cover.

Are coaches automatically covered?

Not necessarily.

Coach registration arrangements may differ and should be confirmed with CSI.

Are volunteers covered?

Volunteer arrangements may differ depending on their role and registration status.

Clubs should seek clarification where required.

Personal Accident Insurance

What is Personal Accident Insurance?

Personal Accident Insurance provides specified benefits following an accident occurring during insured activities.

Is Personal Accident Insurance the same as health insurance?

No.

Personal Accident Insurance is not health insurance.

Benefits are limited to those contained within the policy schedule.

Is physiotherapy covered?

Physiotherapy is included within the Medical Expenses benefit limit.

Are dental expenses covered?

Yes.

Dental expenses are covered up to €2,500 subject to policy terms.

What happens if I need treatment costing more than the policy limit?

Any costs above the policy limit remain the responsibility of the individual.

Private Medical Insurance

What does PMI mean?

PMI means Private Medical Insurance.

Examples include:

- School Personal Accident Cover 24/7 Policy
- VHI
- Laya Healthcare
- Irish Life Health

Do I need to use my PMI first?

For Accident Medical Expenses, members should utilise PMI first where available.

Public Liability Insurance

What is Public Liability Insurance?

Public Liability Insurance protects clubs where negligence is alleged to have caused bodily injury or property damage.

Does Public Liability Insurance pay compensation automatically?

No.

Liability must be investigated and assessed.

Does every injury become a liability claim?

No.

Many injuries occur without negligence.

Liability claims generally require an allegation of negligence.

Trial Athletes

Are trial athletes automatically covered?

No.

Trial athletes are not automatically covered under standard arrangements.

Can additional cover be arranged?

Potentially yes.

Additional arrangements may be available subject to insurer agreement.

Travel

Is travel to training covered?

No.

Is travel home from training covered?

No.

Is international travel covered?

No.

Separate travel arrangements are required.

Claims

Who decides whether a claim is paid?

The insurer.

CSI does not determine claim outcomes.

How do I make a claim?

Notify your club and complete the required incident reporting procedures.

Further guidance may then be provided.

How quickly should incidents be reported?

As soon as reasonably practicable.

Prompt reporting assists with investigation and claim administration.

Club Compliance

Why does CSI require membership records?

Accurate records support insurance administration and governance requirements.

Why are risk assessments important?

Risk assessments help clubs identify hazards and manage risks before incidents occur.

Why is safeguarding important?

Safeguarding promotes safe participation and protects children and vulnerable persons.

Insurance does not replace safeguarding responsibilities.

Why is Garda Vetting/Police Clearance required?

Vetting/Clearance assists clubs in meeting safeguarding obligations.

---

21. Glossary of Terms

Accident

An unforeseen event resulting in injury.

Bodily Injury

Physical injury sustained by a person.

Claim

A request for benefits or compensation under an insurance policy.

Duty of Care

The responsibility to take reasonable steps to avoid foreseeable harm.

Excess

The amount payable by an insured person before insurance benefits apply where relevant. Payment of any excess amounts on any claim remains the responsibility of the member club.

Indemnity

Financial protection provided by an insurance policy.

Insurer

The insurance company providing cover.

For the CSI Umbrella Insurance Scheme this is Chubb.

Negligence

Failure to exercise reasonable care resulting in injury or damage.

Personal Accident Insurance

Insurance providing specified benefits following an accident.

PMI

Private Medical Insurance.

Professional Indemnity Insurance

Insurance protecting against claims arising from professional advice, instruction or services.

Public Liability Insurance

Insurance protecting against claims alleging negligence causing bodily injury or property damage.

Risk Assessment

A process used to identify hazards and manage risks.

---

22. CSI Policy & Template Directory

At the time of publication, CSI provides guidance, policies, templates or frameworks relating to:

✓ Governance Framework

✓ Codes of Behaviour

✓ Safeguarding Policies

✓ Complaints Procedures

✓ Disciplinary Procedures

✓ Incident Reporting Procedures

✓ Risk Assessment Guidance

✓ Team Ireland Codes of Conduct

✓ Volunteer Guidance

✓ Governance Resources

Clubs should ensure they are using the most current versions available from CSI.

---

23. Important Disclaimer

This handbook is intended as a practical guidance document.

It does not replace the insurance policy wording.

All insurance arrangements remain subject to:

- Policy terms
- Conditions
- Exclusions
- Limitations
- Insurer assessment

Nothing contained within this handbook should be interpreted as a guarantee of insurance cover or claim acceptance.

The insurer retains sole responsibility for claim determination.

Where uncertainty exists, clubs should seek clarification from CSI, Arachas (CSI Appointed Insurance Broker) or the insurer before making assumptions regarding coverage.

APPENDIX A – SAMPLE INCIDENT REPORT FORM

Cheer Sport Ireland Incident Report Form

This form should be completed as soon as reasonably practicable following any accident, injury, near miss, safeguarding concern or incident that may give rise to an insurance claim.

Completion of this form does not automatically constitute an insurance claim.

Section 1 – Club Details

Club Name:

Club Contact Person:

Position:

Telephone Number:

Email Address:

Section 2 – Incident Details

Date of Incident:

Time of Incident:

Location:

Type of Activity:

☐ Training

☐ Competition

☐ Showcase

☐ Camp

☐ Social Event

☐ Other

Please Specify:

Section 3 – Person Involved

Full Name:

Date of Birth:

Registered CSI Member:

☐ Yes

☐ No

Membership Number (if applicable):

Parent/Guardian Name (if under 18):

Contact Number:

Section 4 – Description of Incident

Please provide a detailed account of what occurred.

Include:

• What activity was taking place

• Events leading up to the incident

• Individuals involved

• Any contributing factors

Section 5 – Injury Details

Was an injury sustained?

☐ Yes

☐ No

Nature of Injury:

Body Part Affected:

Medical Treatment Required:

☐ Yes

☐ No

If Yes, please provide details:

Section 6 – First Aid

Was first aid administered?

☐ Yes

☐ No

Name of First Aider:

Details of Treatment:

Section 7 – Emergency Services

Was an ambulance called?

☐ Yes

☐ No

Was hospital treatment required?

☐ Yes

☐ No

Hospital Name:

Section 8 – Witness Information

Witness Name:

Contact Details:

Witness Statement Attached:

☐ Yes

☐ No

Section 9 – Insurance Considerations

Potential Insurance Claim?

☐ Yes

☐ No

CSI Notified?

☐ Yes

☐ No

Date Reported:

Section 10 – Signatures

Completed By:

Position:

Signature:

Date:

Club Official Signature:

Date:

APPENDIX B – INSURANCE CLAIM CHECKLIST

The following checklist may assist clubs and members when preparing information that may be requested during the claims process.

Immediate Actions

☐ Ensure the injured person receives appropriate assistance.

☐ Seek medical treatment where required.

☐ Make the area safe.

☐ Notify the appropriate club personnel.

☐ Inform parents/guardians where appropriate.

Documentation

☐ Incident Report Form Completed.

☐ Witness Statements Obtained.

☐ Attendance Register Available.

☐ Photographs Taken (where appropriate).

☐ Membership Registration Confirmed.

☐ Date of Birth Verified.

☐ CSI Registration Verified.

Medical Information

☐ Medical Reports.

☐ Hospital Documentation.

☐ Consultant Reports.

☐ Physiotherapy Receipts.

☐ Dental Receipts.

☐ Treatment Receipts.

Club Information

☐ Relevant Risk Assessment.

☐ Coach Qualifications.

☐ Safeguarding Records.

☐ Equipment Inspection Records.

☐ Emergency Action Plan.

☐ Venue Information.

Important Note

The insurer may request additional information depending upon the nature of the incident.

APPENDIX C – ANNUAL CLUB COMPLIANCE AUDIT CHECKLIST

This checklist is designed to assist clubs in assessing their governance, safeguarding, insurance and operational compliance.

Governance

● CSI Resource Available

☐ Club Constitution

☐ Governance Structure

☐ Committee Roles Defined

☐ AGM Conducted

☐ Committee Minutes Maintained

☐ Governance Review Completed

Safeguarding

● CSI Resource Available

☐ Safeguarding Policy

☐ Designated Liaison Person Appointed

☐ Children's Officer Appointed

☐ Safeguarding Training Current

☐ Vetting Requirements Met

☐ Safeguarding Reporting Procedures Available

☐ Codes of Behaviour Adopted

Insurance & Membership

☒ Club Affiliation Current

☒ Membership Records Accurate

☒ Dates of Birth Recorded

☒ Insurance Fees Paid

☒ Membership Updates Submitted

☒ Insurance Certificates Available

☒ Incident Reporting Procedures Available

Coaching & Operations

☒ Coaches Qualified

☒ First Aid Available

☒ Attendance Registers Maintained

☒ Risk Assessments Completed

☒ Equipment Checks Completed

☒ Emergency Procedures Available

☒ Medical Information Available

Financial Governance

☐ Annual Budget Prepared

☐ Financial Records Maintained

☐ Fundraising Records Maintained

☐ Sponsorship Records Maintained

☐ Annual Financial Review Completed

APPENDIX D – ANNUAL INSURANCE RENEWAL CHECKLIST

This checklist should be completed before each membership season.

Club Administration

☐ Club Affiliation Renewed

☐ Committee Information Updated

☐ Contact Details Updated

☐ Governance Documents Reviewed

Membership Administration

☐ Membership Register Updated

☐ Names Verified

☐ Dates of Birth Verified

☐ Membership Categories Verified

☐ New Members Added

☐ Departed Members Removed

Safeguarding

☐ Vetting Status Reviewed

☐ Safeguarding Training Reviewed

☐ Welfare Appointments Confirmed

☐ Safeguarding Policies Reviewed

Insurance Administration

☐ Membership Numbers Confirmed

☐ Insurance Information Submitted

☐ Fees Paid

☐ Insurance Documentation Received

☐ Insurance Certificates Distributed

Risk Management

☐ Risk Assessments Reviewed

☐ Equipment Inspections Completed

☐ Emergency Action Plan Reviewed

☐ Incident Reporting Procedures Reviewed

APPENDIX E – CLUB REGISTRATION & INSURANCE SUBMISSION CHECKLIST

The following checklist should be completed before clubs submit membership information to CSI.

Club Registration

☐ Club Affiliation Completed

☐ Club Contact Details Current

☐ Committee Information Submitted

Membership Submission

☒ Full Name Recorded

☒ Date of Birth Recorded

☒ Membership Category Recorded

☒ Registration Information Verified

☒ Membership Fee Collected

Insurance Compliance Declaration

The club confirms that:

☐ Membership information submitted is accurate.

☐ All names requiring insurance cover have been included.

☐ Dates of birth have been verified.

☐ Membership fees have been collected.

☐ Membership records will be maintained throughout the year.

☐ CSI will be notified promptly of additions, removals or amendments.

Club Declaration

The Club acknowledges that maintaining accurate membership information is a condition of participation in the CSI Umbrella Insurance Scheme.

The Club understands that where an individual has not been properly registered and submitted to CSI prior to an incident occurring, CSI cannot guarantee that insurance cover will apply and any subsequent claim may be declined by the insurer following assessment.

Name:

Position:

Signature:

Date:

Disclaimer
Every effort has been made to ensure that the information contained within this handbook is accurate at the time of publication. However, insurance arrangements, policy terms, benefits, legislation and Cheer Sport Ireland policies may change from time to time. Cheer Sport Ireland reserves the right to amend or update this handbook without prior notice. In the event of any discrepancy, the official insurance policy wording and applicable legislation shall prevail.

16/07/2026