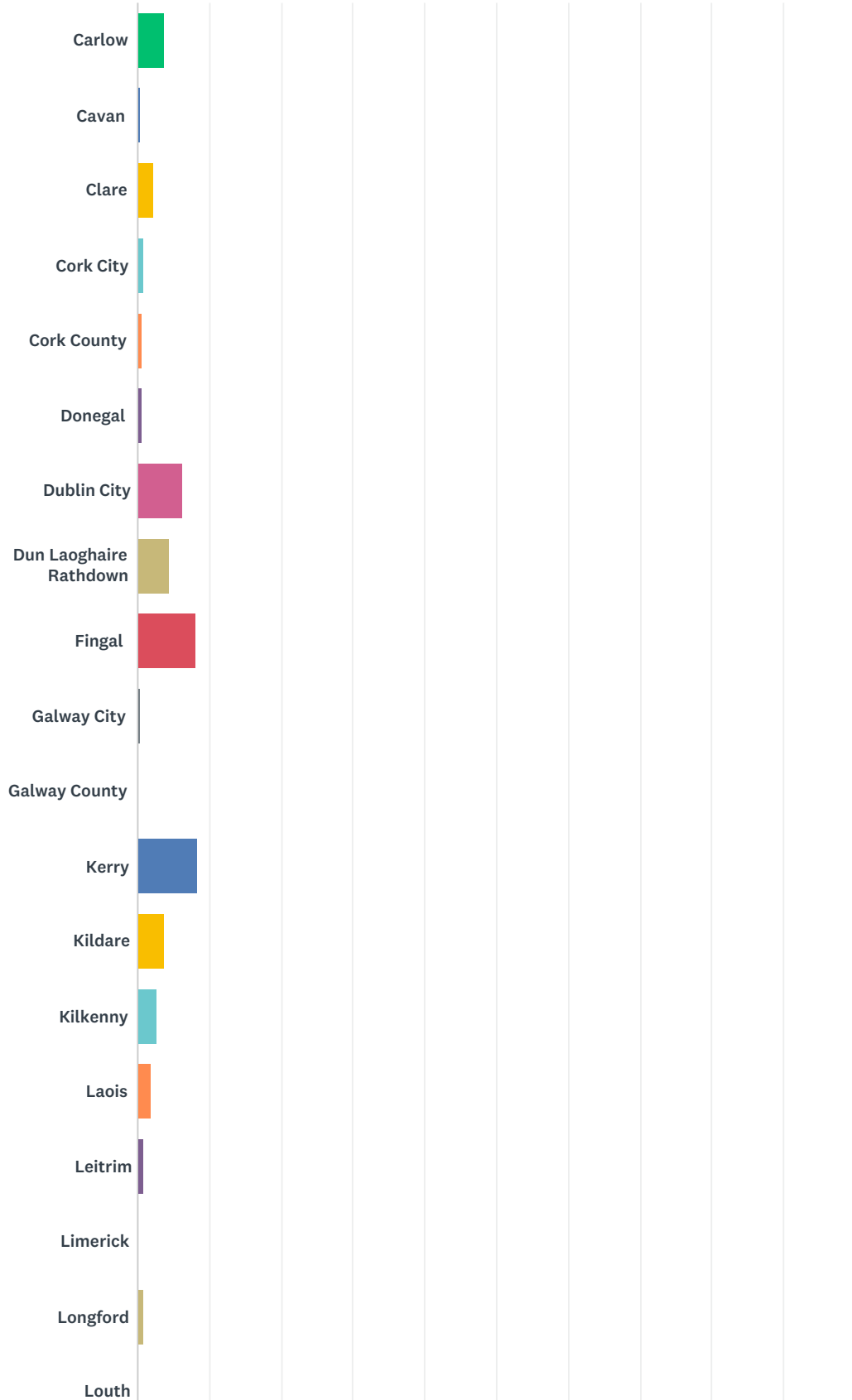
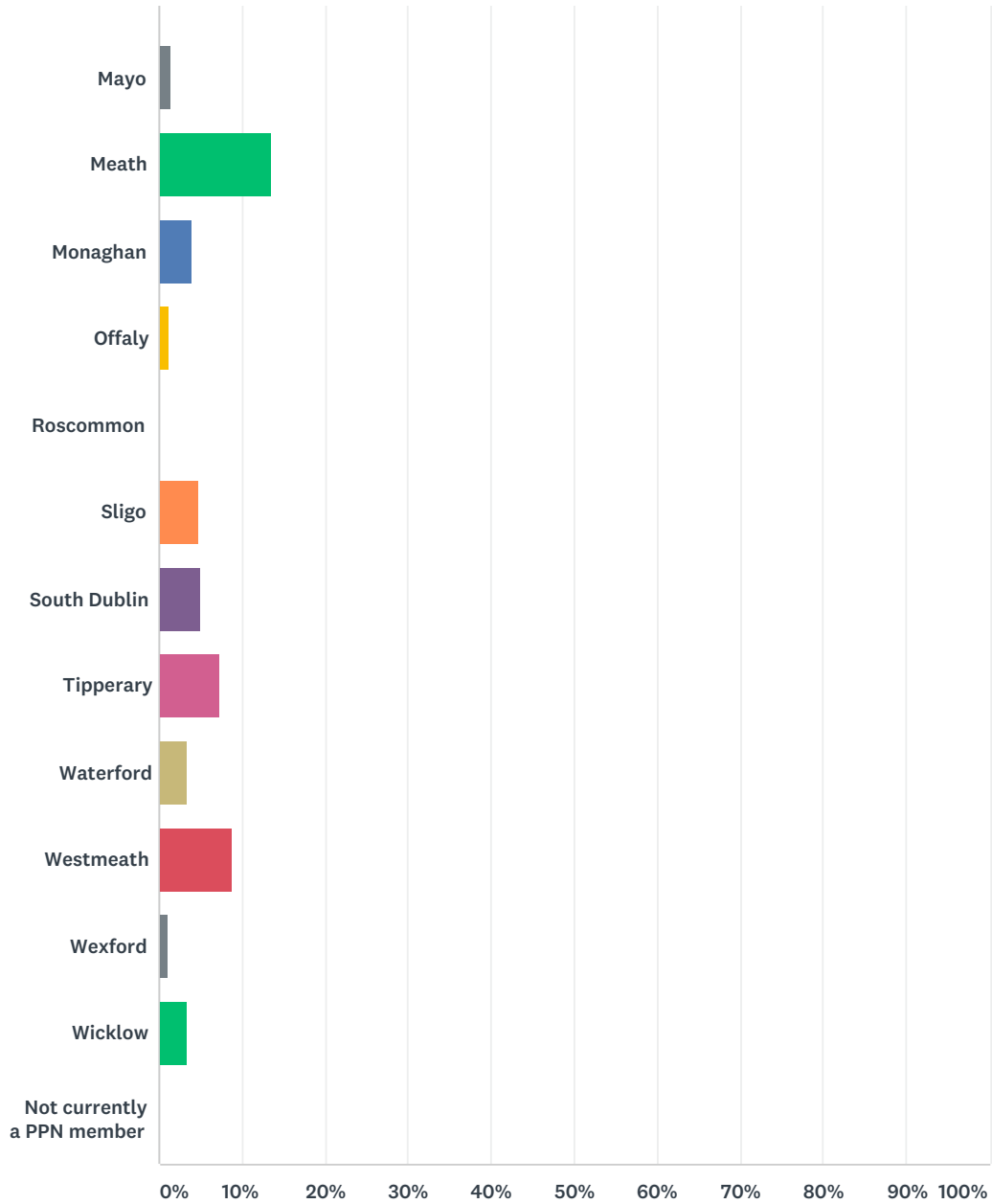


# Q1 Which PPN do you belong to?

Answered: 761 Skipped: 3



## PPN Community Insurance Impact Assessment



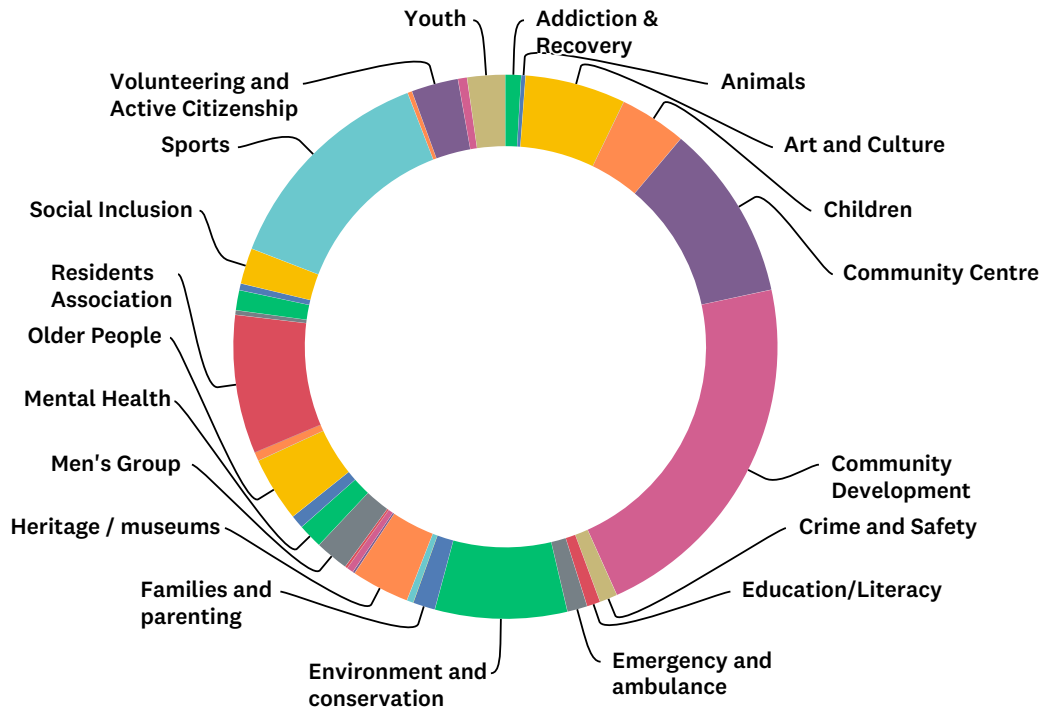
ANSWER CHOICES	RESPONSES	
Carlow	3.68%	28
Cavan	0.39%	3
Clare	2.23%	17
Cork City	0.79%	6
Cork County	0.53%	4
Donegal	0.66%	5
Dublin City	6.18%	47
Dun Laoghaire Rathdown	4.34%	33
Fingal	8.15%	62

## PPN Community Insurance Impact Assessment

Galway City	0.39%	3
Galway County	0.00%	0
Kerry	8.28%	63
Kildare	3.68%	28
Kilkenny	2.76%	21
Laois	1.84%	14
Leitrim	0.92%	7
Limerick	0.00%	0
Longford	0.79%	6
Louth	0.13%	1
Mayo	1.45%	11
Meath	13.67%	104
Monaghan	3.94%	30
Offaly	1.18%	9
Roscommon	0.13%	1
Sligo	4.73%	36
South Dublin	5.12%	39
Tipperary	7.36%	56
Waterford	3.29%	25
Westmeath	8.80%	67
Wexford	1.05%	8
Wicklow	3.42%	26
Not currently a PPN member	0.13%	1
<b>TOTAL</b>		<b>761</b>

## Q2 What is the main cause of your group

Answered: 753 Skipped: 11



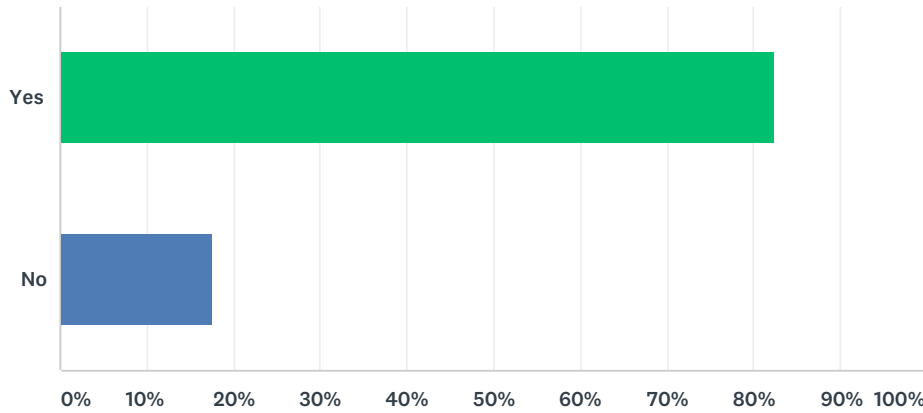
ANSWER CHOICES	RESPONSES	
Addiction & Recovery	0.93%	7
Animals	0.27%	2
Art and Culture	5.98%	45
Carers	0.00%	0
Children	3.98%	30
Community Centre	10.49%	79

## PPN Community Insurance Impact Assessment

Community Development	21.65%	163
Crime and Safety	1.06%	8
Education/Literacy	0.80%	6
Emergency and ambulance	1.20%	9
Environment and conservation	7.84%	59
Families and parenting	1.33%	10
Hospitals /hospice/ health	0.00%	0
Homelessness and housing	0.40%	3
Heritage / museums	3.45%	26
Human rights and equality	0.13%	1
Intellectual / learning disabilities	0.40%	3
law / legal support	0.00%	0
LGBT	0.13%	1
Men's Group	1.99%	15
Mental Health	1.46%	11
Minority Groups	0.80%	6
Older People	3.85%	29
Overseas Aid	0.00%	0
Physical Disability	0.53%	4
Politics	0.00%	0
Prisoners	0.00%	0
Refugees / Asylum seekers	0.00%	0
Residents Association	8.23%	62
Religion / faith based	0.27%	2
Tidy Towns	1.20%	9
Sensory Impairment	0.40%	3
Social Inclusion	2.12%	16
Sports	13.28%	100
Unemployment	0.27%	2
Volunteering and Active Citizenship	2.79%	21
Women's Rights	0.53%	4
Youth	2.26%	17
<b>TOTAL</b>		<b>753</b>

### Q3 Has the insurance premium for your community group increased over the last 3 years?

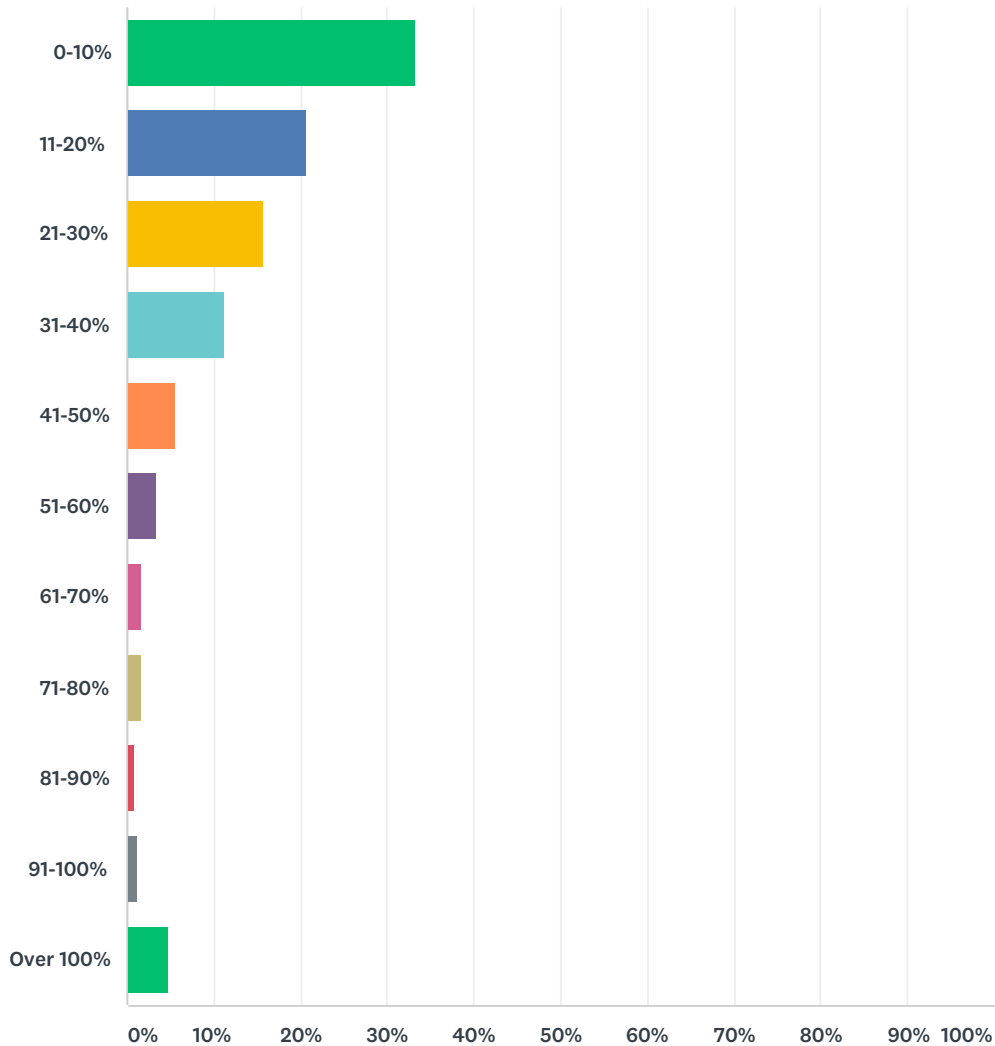
Answered: 761 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	82.52%	628
No	17.48%	133
TOTAL		761

## Q4 Can you give us an estimate of the percentage increase

Answered: 756 Skipped: 8



ANSWER CHOICES	RESPONSES	
0-10%	33.20%	251
11-20%	20.63%	156
21-30%	15.74%	119
31-40%	11.24%	85
41-50%	5.69%	43
51-60%	3.31%	25
61-70%	1.59%	12
71-80%	1.72%	13
81-90%	0.93%	7
91-100%	1.19%	9

## PPN Community Insurance Impact Assessment

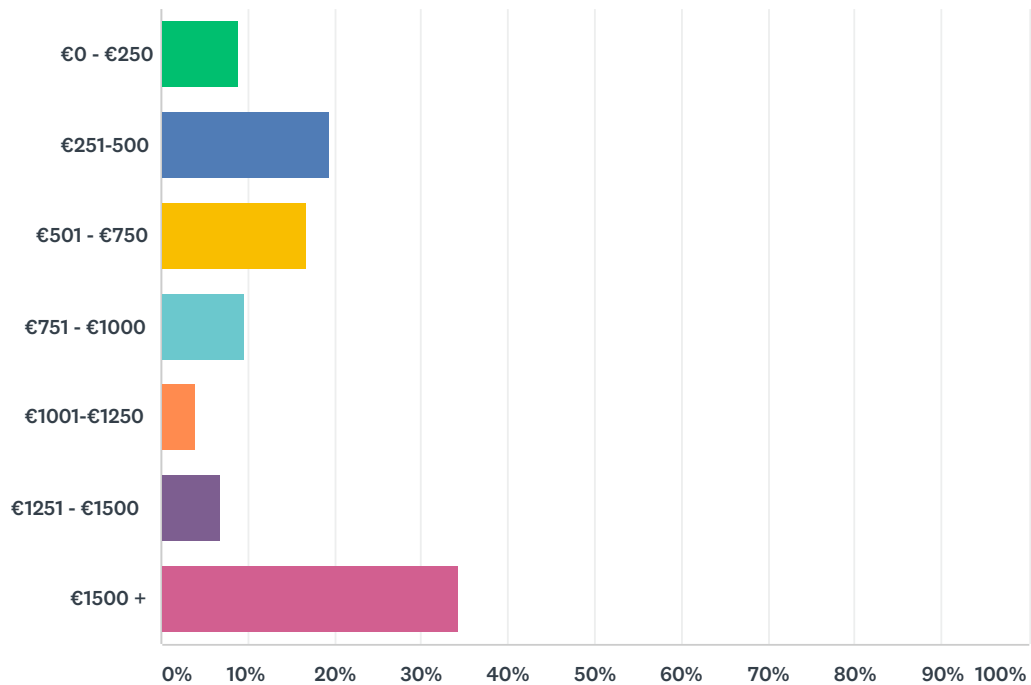
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Over 100%	4.76%	36
TOTAL		756



## Q5 Can you give us an estimate of the level of insurance your group pays per year

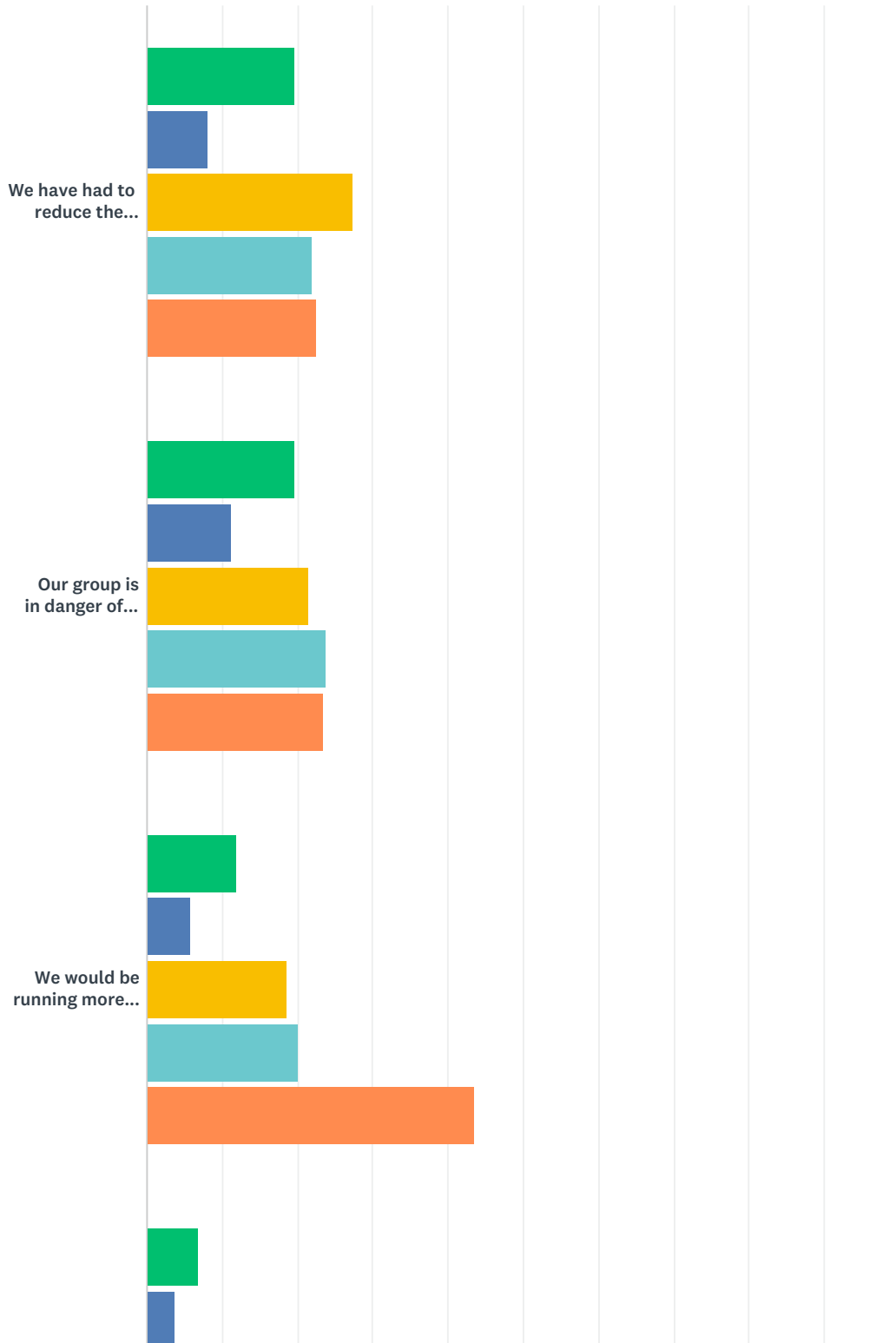
Answered: 763 Skipped: 1



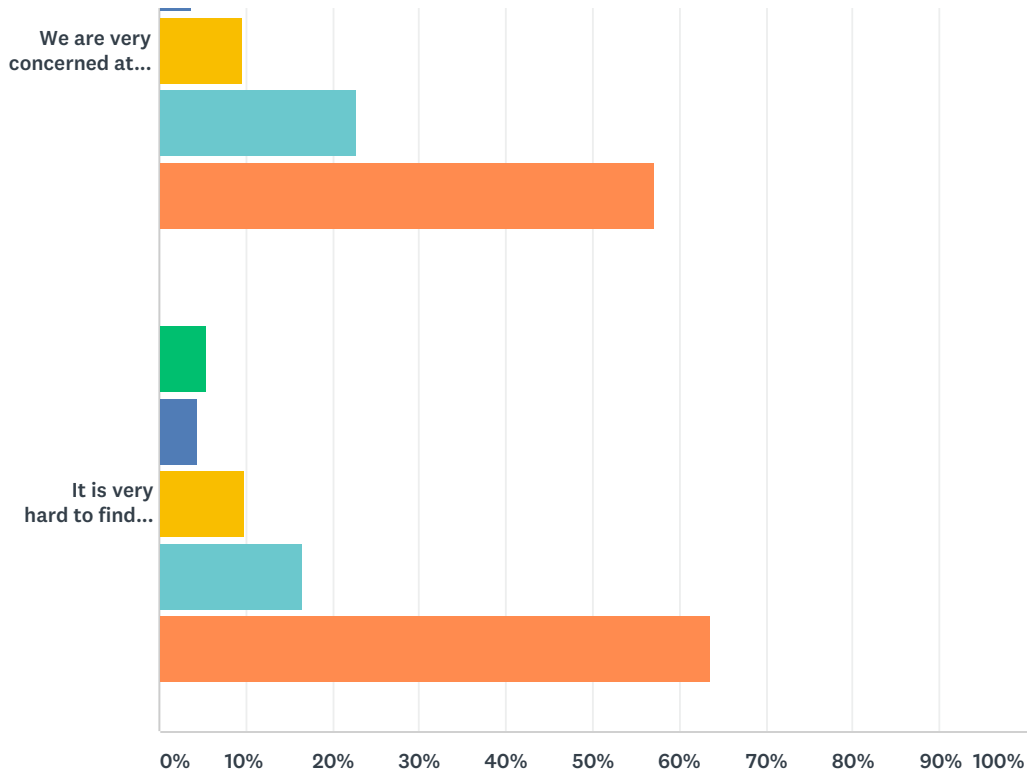
ANSWER CHOICES	RESPONSES	
€0 - €250	8.91%	68
€251-500	19.53%	149
€501 - €750	16.78%	128
€751 - €1000	9.70%	74
€1001-€1250	3.93%	30
€1251 - €1500	6.95%	53
€1500 +	34.21%	261
<b>TOTAL</b>		<b>763</b>

Q6 Here are some things other community group have said about the impact of increasing insurance on their group and the group's activities. How much would you agree or disagree that each of these statements would apply to your group.

Answered: 751 Skipped: 13



## PPN Community Insurance Impact Assessment



■ Disagree Strongly    ■ Disagree Slightly    ■ Neither agree nor disagree  
■ Agree Slightly    ■ Agree Strongly

	DISAGREE STRONGLY	DISAGREE SLIGHTLY	NEITHER AGREE NOR DISAGREE	AGREE SLIGHTLY	AGREE STRONGLY	TOTAL
We have had to reduce the number and range of activities that our group can undertake	19.76% 146	8.25% 61	27.33% 202	22.06% 163	22.60% 167	739
Our group is in danger of stopping altogether if insurance costs continue to rise	19.62% 146	11.29% 84	21.64% 161	23.92% 178	23.52% 175	744
We would be running more events and activities and benefiting our community better if insurance costs had not risen	11.88% 88	5.94% 44	18.62% 138	20.11% 149	43.45% 322	741
We are very concerned at how we will fund these rising insurance costs going forward	6.81% 51	3.74% 28	9.61% 72	22.83% 171	57.01% 427	749
It is very hard to find funding streams that will cover insurance costs	5.52% 41	4.44% 33	9.83% 73	16.55% 123	63.66% 473	743

## Q7 Can you give us any specific examples as to how your group and it's core activities have been affected by rising insurance costs and if this has impacted your local community.

Answered: 644 Skipped: 120

#	RESPONSES	DATE
1	na	8/12/2019 10:33 AM
2	Our activities have not been affected due to us not running any event this year. Increase in cost year on year for our general cover.	8/9/2019 3:33 PM
3	Unable to hold outdoor fundraising activities	8/9/2019 1:23 PM
4	The cost of our public liability, personal accident and buildings insurance have all risen considerably over the past number of years added to that the cost of insurance for our CE scheme has jumped from €1,500 pa to over ,€4,000 pa. The cost of funding insurance has meant that we have considerably cut back on extra activities, reduce external coaching inputs and stopped hiring external indoor facilities for winter training. all our fees have been increased each year to try to meet these costs and we are more and more concerned that parents will have difficulties in meeting these costs and those kids most in need will be forced to drop out.	8/8/2019 12:32 PM
5	As we need to hire different locations for our activities. This has impact on the premium. As we are family centered meaning some activities include our children, this adds to the premium.	8/7/2019 9:29 PM
6	Our premium has increased from 47euro to 65euro per member this year. (Scouting) This will significantly impact on the finances we have available to pay for training, rent, outings, programme resources for the coming years	8/7/2019 4:42 PM
7	We cannot provide certain activities e.g. birthday parties, outdoor events.	8/6/2019 6:12 PM
8	We used to run a French Conversation Class but because the insurance was around 600 we couldn't continue	8/6/2019 3:47 PM
9	variety of activities on a family fun day, criteria to meet when running public events outside of community hall	8/5/2019 12:03 PM
10	Claims	8/4/2019 10:06 PM
11	Most of our income is spent on insurance.	8/2/2019 3:02 AM
12	The immediate impact has been offset by our getting insurance from a different company which was more affordable than the latest quote from the company with whom we had been insured for many years.	8/2/2019 12:34 AM
13	Less ability to do voluntary work (have to concentrate on paid services)	8/1/2019 10:44 PM
14	We are limited to the number of certain types of activities we can provide to 3 a year due to cost.	8/1/2019 4:18 PM
15	No effect	8/1/2019 2:31 PM
16	The type and number of activities has been restricted by the rising insurance costs and the difficulty in getting insurance cover for certain activities/events	7/31/2019 11:32 PM
17	Tidy towns and local village parades	7/31/2019 5:31 PM
18	Public festival events - widening Insurance exclusions and premium are making it harder to hold community events	7/31/2019 4:25 PM
19	St Patrick's Day Parade. The rising cost of insurance and the difficulty getting insurance puts the event at risk.	7/31/2019 2:20 PM
20	Motor insurance for our wheelchair fleet continues to rise. This is eating up our reserves and opportunity for a surplus to invest in replacement vehicles. It also means member contribution rise in a sector where members are in poverty and a significant portion of their income is already spent as a result of their disability.	7/31/2019 2:17 PM

## PPN Community Insurance Impact Assessment

21	It had not really impacted so far.	7/31/2019 12:43 PM
22	Youth Activities are becoming increasingly more difficult on Insurance costs	7/31/2019 12:31 PM
23	Reduced activities	7/31/2019 11:30 AM
24	The rising cost has impacted on our ability to do other activities	7/31/2019 11:28 AM
25	While actual cost rises have been within a manageable level, that's based on a no-claims bonus and could change if we had a claim. New restrictions on our policy have meant that we have to decline some outside bookings (community related) due to risk assessments related to insurance. We are also forced to replace equipment quicker than before, due to insurance clauses regarding condition of equipment.	7/31/2019 9:52 AM
26	Insurance company have risen the Insurance on a local recycling unit by 142% this year, as their "Risk Appetite" had changed. This is totally unacceptable, but we had no alternative as no other Insurance Company was interested.	7/31/2019 9:09 AM
27	It's a necessary evil that we must have. The IRFU help but it's still a burden each year.	7/31/2019 9:06 AM
28	Numbers have dropped so can't afford to pay for the building insurance	7/31/2019 8:11 AM
29	Community Fun Day and BBQ - our Insurers refuse to cover "Inflatable" - Bouncy Castles and similar because they are high risk. The Fun-day and BBQ is a tremendous community day and our Res. Association would be loath to lose it.	7/31/2019 12:42 AM
30	If it were not for SDCC giving is a grant a lot of the money we collect would be spent on Insurance	7/31/2019 12:13 AM
31	We were unable to hold more activities and events as the overheads of insurance would be too high	7/30/2019 10:41 PM
32	Community events no longer run - due to claims	7/30/2019 9:05 PM
33	We had to raise the cost per hour of our space	7/30/2019 9:00 PM
34	Outdoors activities involving children have been cancelled	7/30/2019 8:47 PM
35	funds for insurance means less community workshops	7/30/2019 8:11 PM
36	first time insurance cover	7/30/2019 7:08 PM
37	No	7/30/2019 6:55 PM
38	How to raise funds	7/30/2019 6:52 PM
39	We have very small amount of funding and if it continues to rise we will find it impossible to meet all our costs including wages....this could result in the company trading recklessly.....and have to closes down	7/30/2019 6:30 PM
40	So far this has not impacted on our group.	7/30/2019 6:17 PM
41	no	7/30/2019 9:47 AM
42	So difficult to raise money as there are so many other groups and organisations fundraising too	7/30/2019 1:06 AM
43	Cutting back on the variety and type of activities we do on our Community Days	7/29/2019 5:57 PM
44	We have a number of sub-groups in our committee i.e. Tidy Towns, Meath/Westmeath Bog Heritage Group and we have to name them and pay extra for them using our community centre. Sometimes, they don't always hold meetings in our centre, either! We have to list social groups i.e. Whist, etc along with the social groups. However, we also have to pay extra for Additional Activities i.e. we hold a Christmas Fair Day in the community Centre, surely that should be included in our own insurance as it is us holding the event. We have had to pay extra for TÚS workers who also have to be mentioned on our policy. We have found that we have to give every member of our community who comes within a foot of the building, practically on a daily/weekly basis.	7/29/2019 12:24 PM
45	We do team bonding training and we have had to close it	7/29/2019 10:27 AM
46	New Community Cafe. Sheep fesitval...	7/29/2019 1:01 AM
47	Over the last 3 years cost has gone up by 12% average, however signifiant element was building an extension and increasing the insurable value of the community centre. this year our costs increased 2%.	7/28/2019 9:07 PM

## PPN Community Insurance Impact Assessment

48	no	7/28/2019 6:51 PM
49	We have to focus more on fundraising to cover the cost of insurance instead of providing activities (free of charge) for our community. Also we have to spend a lot more Volubteer time providing insurance info to the insurance company if we Have extra events on.	7/27/2019 4:21 PM
50	We currently have no insurance. We are a small community based tennis club that uses public courts. The quote we got a few years ago was very high so we just went without. Our coach has his own insurance and we are just careful to only play when the courts are dry but it curtails any expansion of the club as we can't get any funding and Fingal won't allow us to put up signage for the club to attract new members without insurance	7/27/2019 10:28 AM
51	Fees have to be increased	7/27/2019 2:14 AM
52	n/a	7/26/2019 4:38 PM
53	We altered our membership sub and fund raised	7/26/2019 1:13 PM
54	no underage awards night as to save for insurance	7/25/2019 10:39 PM
55	We ARE UNABLE TO OFFER PERSONAL INSURANCE TO OUR PLAYERS DUE TO THE COST.	7/25/2019 7:35 PM
56	Less pipe band competitions	7/25/2019 7:26 PM
57	As we are a voluntary group and the building is in trust for the community. Our turnover is not high so if there was a significant increase it could impact our viability.	7/25/2019 6:20 PM
58	We feel that we are unable to offer or community facility to the local groups without huge amounts of paper work to indemnify our insurance should anything happen. We also feel that this burden pushes groups au from the community facility and into private commercial businesses for their group activity resulting in even further funding issues for the not for profit community facility.	7/25/2019 5:57 PM
59	Na	7/25/2019 3:18 PM
60	No	7/25/2019 3:12 PM
61	Community social events and clean up days will be impacted from cost of insurance	7/25/2019 12:49 PM
62	We have experienced no difficulties apart from rather modest premium increase	7/25/2019 11:38 AM
63	The increase in insurance affects the supports we offer our volunteer counsellors and this impacts on the amount of professional hours they can deliver to the service.	7/25/2019 10:44 AM
64	WE CANNOT RUN EVENTS ,FUNDRAISE,ADD TO FESTIVAL	7/25/2019 10:39 AM
65	We had no increase in cost	7/25/2019 10:31 AM
66	N/A	7/25/2019 8:48 AM
67	Insurance is one of the highest priority expenditure items, and the hugely increasing costs, is diverting investment on maintenance and capital development, e.g. matched funding.	7/25/2019 1:36 AM
68	our insurance for opening an average of 7 hours per week runs to 13,000 euro we only generate about 20,000 so it leave precious little for restoration or building maintenance	7/25/2019 12:25 AM
69	Parents are unable to pay for activities so it impacts greatly.	7/25/2019 12:01 AM
70	some cancellations	7/24/2019 11:12 PM
71	Field day activities have been left undeveloped for a number of years. Some activities have been removed.	7/24/2019 10:48 PM
72	It is eating at our small budget + funds are needed (including funding FCC have promised) to pay for feasibility studies and no-nonsense linking of FCC big project with our small one (which FCC seems to have deliberately ignored in order to avoid acknowledging past mistakes)	7/24/2019 10:18 PM
73	Some out door Youth events targeted at integration cannot be carried out because of high insurance cost and in some cases most insurance Companies would refuse to cover at all.	7/24/2019 8:07 PM
74	Group trip cancelled to pay the insurance	7/24/2019 6:14 PM

## PPN Community Insurance Impact Assessment

75	Insurance premiums have increased each year over the last three years. We have to find fundraising income to cover this cost. It comes at a time when we have other rising costs for example the costs associated with increasing compliance requirements around service delivery, housing standards, GDPR etc. The combined impact is a huge challenge and impacts on our ability to respond to new service needs emerging.	7/24/2019 5:47 PM
76	It results in a reduction of funding for the core objectives of bring a healthy sport to as many children as possible in order to combat obesity and social media influences.	7/24/2019 5:42 PM
77	Public outings	7/24/2019 4:45 PM
78	Costs are rising reducing the capability we have to run events and certain type of events, for example we no longer have bouncy castles at our fun days	7/24/2019 1:28 PM
79	We had to raise the annual contribution from each household by 59% which meant that households under financial pressure could not meet the subscription.	7/24/2019 12:59 PM
80	A constantly increasing insurance premium is a worry for a small club like ours ( bridge) who struggle already to cover our costs & keep the club going & active. We get some help locally.	7/24/2019 12:52 PM
81	Fire Cover on our building increased and this has had budget implications	7/24/2019 12:50 PM
82	We will have to increase charges to the public	7/24/2019 12:36 PM
83	September '18 we changed to pay the premium monthly because we could not afford the premium. It has not impacted on our core activities	7/24/2019 12:32 PM
84	It means that we have to have more fund raising events and that money could be spent on other things	7/24/2019 12:10 PM
85	Currently a slight reduction in external / community based activities and increased concerns over the continued rising cost of the insurance.	7/24/2019 11:28 AM
86	Due to insurance we are unable to provide a space for childrens parties and individual one off activities. Also some of our main regular groups are finding it hard to cover insurance costs.	7/24/2019 11:13 AM
87	We no longer accept transition year or youthreach young adults for work experience	7/24/2019 11:08 AM
88	any sort of work on the grounds plus external activities	7/24/2019 10:47 AM
89	fewer community events	7/24/2019 10:21 AM
90	The volume of events & the activities we provide are solely impacted by insurance	7/24/2019 7:43 AM
91	Our Insurance costs have not increased by a large amount so far. We are insured by BHP under their Community Insurance Policy which in our case includes Buildings, Equipment and Public Liability up to €6M	7/23/2019 11:41 PM
92	We purposely under promote our clean up days so that less people turn up and thus the risk is reduced.	7/23/2019 11:31 PM
93	This is the first year that we have experienced an increase on our insurance premium for our Meeting premises & campsite. We don't know yet what impact this will have on our activities.	7/23/2019 11:16 PM
94	I think we are covered by fin co co, so no problems that I know of.	7/23/2019 10:58 PM
95	Huge increase for having inflatables at our fun day. Also can't get insurance at all if we have a pet farm present. We pay €600 per year for insurance.	7/23/2019 9:12 PM
96	We are a new group therefore this is our first time to be insured.	7/23/2019 8:50 PM
97	No impact yet	7/23/2019 8:07 PM
98	Our events are run in clubs and centres so no extra insurance has been required to date. We may need it for outside events	7/23/2019 7:12 PM
99	As a community choir have not yet been affected	7/23/2019 7:02 PM
100	We have had to fundraise just for insurance. It is our largest expense.	7/23/2019 6:44 PM
101	Difficult to get the funds for the premium therefore had to reduce insurance cover	7/23/2019 6:08 PM
102	We have had to change companies as EI costs have soared	7/23/2019 5:25 PM
103	It is always the first thing we think about if any suggestion happens for something new that we might offer as a class.	7/23/2019 5:13 PM

## PPN Community Insurance Impact Assessment

104	Insurance cost has taken over some of our activities. We are spending money for activities on insurance	7/23/2019 4:49 PM
105	Nothing major, removal of bouncy castles at children's events	7/23/2019 4:37 PM
106	Family fun day curtailed due to excessive insurance for things like bouncy castles, BBQs etc	7/23/2019 4:35 PM
107	N/A	7/23/2019 4:35 PM
108	We have not considered applying for support grants for insurance in the past but we may consider it next year if the prices continue to increase.	7/23/2019 4:29 PM
109	We have had to stop using bouncy castles and this was noted at our Funday in July. About 1 in 5 of the parents complained	7/23/2019 4:26 PM
110	It hasn't been affected	7/23/2019 4:25 PM
111	N/A	7/23/2019 4:24 PM
112	Local Clubs and Activity groups are restricting programmes due to insurance costs and risk	7/23/2019 1:54 PM
113	th insurance application forms and loop holes within those forms would turn you off running anything.I was aksed for 6.4 million indemnity for a premises to run a 2 hour workshop and it took months to get it over the line in terms of emails, application forms and phobncalls so much so that It would dissuade me from doing it again althjough 60 children / teenagers benefitted from it greatly when it did actually run. the admin and red tape are extremely off putting	7/23/2019 12:25 PM
114	Risk assessment	7/23/2019 12:13 PM
115	may not be able to continue insurance cover for tus worker	7/23/2019 11:15 AM
116	Our insurance is provided as part of our affiliation to our NBG, which has increased from 500 to 4000, without us ever making a claim. We now have to divide this fee amongst our members to pay, making our sport nearly exclusive and too expensive to join.	7/23/2019 11:00 AM
117	Unable to broaden the scope of our services due to the rising insurance costs	7/23/2019 10:44 AM
118	limited in activities due to financial constraints placed by insurance costs	7/22/2019 10:35 PM
119	We managed to get cheaper insurance this year with Hiscox Insurance	7/22/2019 8:29 PM
120	Doing community social gathering and needing to use venues	7/22/2019 6:41 PM
121	Its a strain on cash flow	7/22/2019 6:30 PM
122	We would put on more outside events if insurance was not an additional cost factor.	7/22/2019 6:05 PM
123	We would be organizing other events.	7/22/2019 5:59 PM
124	Increase in insurance costs in 2019 has reduced reserves by one third	7/22/2019 5:42 PM
125	Reduces the type and range of activities and puts pressure on facilitators as well, with regards their own insurance for the activities	7/22/2019 5:15 PM
126	Money spent in insurance instead of activities	7/22/2019 4:54 PM
127	We have insurance costs of more than 3500. This obviously means that other activities cannot be afforded, e.g. local amenities etc. In addition we are concerned that if we organise an event (as we have done in the past) that it will puch uppremiams and,if there were a claim, that we would spend all of our time fundraising for insurance. We have great amenities that we do not run events at now due to fears of costs of insurance	7/22/2019 4:51 PM
128	None. Increase was fifty euro only	7/22/2019 4:29 PM
129	find it hard to pay the insurance	7/22/2019 4:26 PM
130	We have been unable run programmes and face crushing financial burdens that has result in job loss	7/22/2019 4:05 PM
131	Activities for communities which rely on fundraising income will be directly afected	7/22/2019 4:03 PM
132	The number of camps has been reduced	7/22/2019 3:54 PM
133	Our club is a Martial Arts Club. I believe the rise in the popularity of MMA in Ireland has led to an overall increase in premiums for all martial arts. Out club is in existence 11 eyars, and never has had any claim.	7/22/2019 12:42 PM



## PPN Community Insurance Impact Assessment

134	it is becoming difficult to meet the rising costs of insurance, putting a huge strain on our finances.	7/22/2019 11:26 AM
135	We are a Local based soccer club in existence since 1973 the burden of Insurance costs rising has a financial impact also a negative impact on getting volunteer's involved	7/22/2019 11:18 AM
136	We have had to increase our fees to our clients	7/22/2019 11:14 AM
137	Because of a personal injury claim	7/22/2019 11:06 AM
138	outreach services to other projects have been impacted by extra insurance cost for this service.	7/22/2019 10:53 AM
139	We couldn't take on board projects because of insurance limitatins	7/22/2019 9:37 AM
140	less in home support	7/21/2019 11:51 PM
141	NA	7/21/2019 11:42 PM
142	We are not able to integrate with other groups as we don't have insurance and we are stuck to do our own events	7/21/2019 7:43 PM
143	Insurance for our fundraising walk The Sligo Camino has risen significantly & it is a challenge to find a company who will insure this & our community park & centre	7/20/2019 9:51 PM
144	It hasn't been affected at all.	7/20/2019 3:57 PM
145	Ins. costs have only risen by an average of less than 1% per year over the past 4 years covering 8 properties.	7/20/2019 1:07 PM
146	We have funding for playground and cannot insure it	7/19/2019 9:23 PM
147	Very difficult to cater for some Childrens activities where climbing or playing outside is involved	7/19/2019 6:25 PM
148	diversion of funds raised towards insurance at the expense of other activities.	7/19/2019 1:52 PM
149	we are not allowed to bring animals in on site to show children anymore, risky play has to be reduced incase we get a claim made against us, children are restricted on going on outings. we can't do anything out of the norm with the children as it could end in a insurance claim	7/19/2019 12:23 PM
150	Litter picks on N roads and landscaping projects	7/19/2019 12:18 PM
151	None so far	7/19/2019 11:48 AM
152	Increased spending on insurance means that there is less money within the group to run activities/events	7/19/2019 11:22 AM
153	N/A	7/19/2019 9:04 AM
154	We do a lot of timber projects and depend on special tools and when their mentioned to the insurance company it doubles in price.	7/19/2019 1:32 AM
155	Holding a Regatta Day	7/19/2019 1:27 AM
156	We don't have insurance as a Residents Association	7/18/2019 11:41 PM
157	Unable to provide personal protective equipment and have asked volunteers to bring their own. Results in less volunteers. Need to be able to express gratitude to volunteers with cup of tea, biscuit but these expenses must be paid for personally by committee so there is enough money to pay for insurance and bank fees.	7/18/2019 7:59 PM
158	Fund raising keeping our playground running correct under inspection regulations and standards	7/18/2019 7:56 PM
159	Increase to Childcare Fees to meet the costs	7/18/2019 7:12 PM
160	We stopped to organise big festival that we were organising for 4years due to lack of funds to cover the Insurance	7/18/2019 6:37 PM
161	Given we are a volunteer based organisation with very limited state support we have to increase fundraising efforts to cover the additional insurance costs.	7/18/2019 4:35 PM
162	Contributes to the organisations overall deficit	7/18/2019 1:52 PM
163	The cost of Tus working on the policy is €130 to €150 per worker we had a Christmas tree put up every year we had to stop this we have to do risk assessment	7/18/2019 12:13 PM
164	We now have to fundraise more often	7/18/2019 12:08 PM
165	None as a Parents Association we haven't been affected yet	7/18/2019 11:37 AM

## PPN Community Insurance Impact Assessment

166	impacts activity projects and runign costs we want to do in the area	7/18/2019 9:19 AM
167	N/a	7/18/2019 9:18 AM
168	Insurance costs have remained the same	7/18/2019 1:19 AM
169	One claim and we cease to exist -full stop	7/18/2019 12:13 AM
170	We have to cut down on some of the work being done in our village as the hike in insurance costs affects our budget	7/17/2019 11:43 PM
171	none	7/17/2019 11:37 PM
172	none	7/17/2019 11:36 PM
173	We had a claim which brought our insurance from 4500 to 20000. The case was withdrawn so our insurance is now 6000 had the case continued we would have had to pay 20,000 for 5 years instead of 1 year while the case was pending	7/17/2019 11:35 PM
174	Group members are afraid of becoming actively involved any more	7/17/2019 11:35 PM
175	Fundraising must cover insurance costs	7/17/2019 11:19 PM
176	Requirement for cover tgat all volunteers have eg manual handling training..this affects the commitment required before volunteer acceptance as the group cannoyt afford to provide this training to someone who may be willing to giive a six months commitment	7/17/2019 10:34 PM
177	no	7/17/2019 9:51 PM
178	We ceased all activities because insurance costs were exorbitant. You ought to know that this issue has been ongoing for 30 years but politicians just simply chose to ignore it. At one stage we put up a notice that all participants and al people attending were NOT insured and got them to sign a book to assent to this, but we were advised by Cork Corporation that this was illegal and we would need to have a million euros worth of insurance before we could use public areas for activities. A slight change in the law would invalidate the need for public liability insurance and put the onus on individuals to have their own personal insurance. Otherwise, the whole thing will destroy the community movement entirely. -Study the insurance industry... Ireland are being made to pay for losses incurred in other countries.	7/17/2019 9:21 PM
179	no affect as yet as we are a Tidy Towns group	7/17/2019 8:22 PM
180	no	7/17/2019 8:08 PM
181	As a Special Olympics Local Club we are under the Head Office Plan therefore protected from extreme rise in costs.	7/17/2019 6:22 PM
182	We have had to reduce our insurance features.....we have to insure playground, building, park, indemnify government agencies. We did include festival we have had to ask organisers of festival to get their own insurance.....we can't cover costa	7/17/2019 5:22 PM
183	extreme care taken with all tasks to avoid accidents	7/17/2019 5:16 PM
184	Do not have insurance	7/17/2019 4:30 PM
185	Have to had to limit the number of fundraising events held annually	7/17/2019 4:29 PM
186	We had to stop having fire dancers at our event	7/17/2019 4:22 PM
187	less events and more costly to run	7/17/2019 4:19 PM
188	Insurance costs used to be under 200 euro but has risen to almost 400 euro plus an extra 75 euro for every event we hold meaning that we are spending over 500 euros per year. If this continues we won't have any money in 3 to 4 years. Not having any money means we can't apply for grants or organise events and we will have to wind up the group's activities.	7/17/2019 4:16 PM
189	n/a	7/17/2019 4:16 PM
190	to pay increased insurance rates, we have to make cut backs in other services	7/17/2019 2:36 PM
191	We can't upgrade our premises or course	7/17/2019 1:07 PM
192	no change in our activiies	7/16/2019 9:34 PM
193	If we take on a Leader funded scheme we are required to indemnify Leader and Department and as result our insurance premium increases by approx €200	7/16/2019 8:02 PM

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194	More of our limited resources are being used to pay increased insurance costs, rather than the work of our group. As our revenue comes from donations primarily, we are risk losing the goodwill and support of donors who expect their contributions to go to projects as opposed to administrative costs.	7/16/2019 6:05 PM
195	No	7/16/2019 5:02 PM
196	We have worries about non drivers licence holders using our ride on mower. We have a lot of green areas which require cutting during and we can't allow anyone without a licence to use the ride on mower and this can leave the one person who has a driver's licence doing all the work.	7/16/2019 2:53 PM
197	Our facility is an amenity/environment/ heritage site. We run fund raising events to maintain the facility. Each event we are charged an extra premium. This year we had to cancel use of mini train for the event	7/16/2019 1:17 PM
198	N/a	7/16/2019 12:08 PM
199	We cannot apply for equipment funding because we have to have our own insured premises to hold the equipment and we cannot afford the insurance	7/16/2019 11:56 AM
200	We have had to limit the number of times we organise litter-picks and maintenance of flowers/shrubs	7/16/2019 10:40 AM
201	Our insurance cost is almost as high as we pay for seeds enough to grow food on a quarter acre year round in our community food project. For the cost to rise by a almost a third in one year was a shock, thankfully it hasn't risen since that first hike in 2016.	7/16/2019 3:11 AM
202	We are lucky to have a weekly draw that brings in a regular income but it has gone up, we could easily be in trouble with insurance like many other groups but we can't operate without it	7/15/2019 11:34 PM
203	More fundraising has to be done - less funds for core projects	7/15/2019 7:06 PM
204	Could not afford to run annual event	7/15/2019 6:08 PM
205	We have had to curtail involvement with community projects.	7/15/2019 5:20 PM
206	Cost of membership has had to increase to cover higher insurance costs. Members have changed their membership types to adjust to higher Insurance	7/15/2019 5:11 PM
207	N/A	7/15/2019 1:29 PM
208	Groups afraid to organise extra activities	7/15/2019 10:57 AM
209	The insurance costs are a dead weight on our finances and we are such a small group it is a disproportionate cost. We strongly believe that the insurance premiums paid collectively far outweigh the sum total of claim costs.	7/14/2019 11:46 PM
210	We have had to limit the number of activities that take place at our site	7/14/2019 10:45 PM
211	Unable to invest in more equipment to allow moremember to join	7/14/2019 2:46 PM
212	in last 2 years we have been unable to conduct outdoor activities because we could not afford to finance the programme and pay insurance premium	7/13/2019 3:49 PM
213	We have had to limit the number of competitions that we an enter our members in as we are constantly aware that we need to have the insurance money raised.	7/12/2019 6:04 PM
214	Its harder to fund raise because we are a small community. If you have an event its extra money even the ride on mower has to be ensured now.	7/12/2019 4:07 PM
215	ljnkdfsjngkjdsnkjgni	7/12/2019 2:38 PM
216	Impacts on other costs e.g. rent, staff costs etc.,	7/12/2019 11:44 AM
217	Restricted in some activities	7/12/2019 11:23 AM
218	No specific example, we do not have the money for paying in one lump sums so the insurance company has agreed that we can pay the premium in 3 lump sums	7/12/2019 10:57 AM
219	Insurance for a bouncy castle for a family fun day was very expensive (€105 per castle per day) and unavailable for anything except a basic bouncy castle	7/12/2019 10:43 AM
220	Insurance paid by National Body	7/11/2019 8:07 PM

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221	So far we are not impacted by rising insurance costs but we are in the process of expanding our services and anticipate challenges in the future with regard to insurance	7/11/2019 5:42 PM
222	Curtailed services which has delayed support and caused hardship	7/11/2019 1:37 PM
223	It limits our location and activity times	7/11/2019 12:27 PM
224	No	7/11/2019 10:50 AM
225	Trying to afford the insurance is leaving us with very little money for other activities	7/10/2019 3:35 PM
226	Our funding raising is now going to cover cost of insurance.	7/10/2019 12:44 PM
227	Activities that generate funds are sporadic and demand led. Any funds derived from activities are used towards social and recreational activities. Active members are now requested to pay weekly contribution towards insurance costs.	7/10/2019 12:38 PM
228	Insurance is a top priority which must be paid similar to light and heat	7/10/2019 11:38 AM
229	We do not have insurance so we do not hold events that we would like to have due to the prohibitive costs of having insurance	7/10/2019 10:42 AM
230	Every event we run has to be evaluated from an insurance point of view and many events are abandoned if there is even a slight chance of insurance issues.	7/10/2019 1:46 AM
231	Not able to organise further activity	7/9/2019 11:04 PM
232	Cost of cutting grass/limited festival	7/9/2019 6:54 PM
233	We are unable to purchase a lawnmower at present as the cost of insuring it is not realistic	7/9/2019 5:46 PM
234	We can only cover ride on lawn mower use had to cancel public liability as too expensive	7/9/2019 5:01 PM
235	we find it is hard to fund raise	7/9/2019 4:20 PM
236	None	7/9/2019 12:22 PM
237	We are a tidy village group and run a BBQ as our fundraiser. The rising costs of insurance is eating in to our costs	7/9/2019 12:04 PM
238	None	7/9/2019 11:37 AM
239	Community First Responders are being charged extra for using their personal cars to travel to a cardiac emergency. These volunteers give of their time and skills freely but are penalised by the insurance companies.	7/9/2019 11:25 AM
240	Sports/Community Centre any extra activities have to be cleared by Insurance and are usually priced out by extra premium. This impacts on community as generally informally events instigated by members of community.	7/8/2019 10:12 PM
241	We would run out outdoor events, but now have to keep everything indoors.	7/8/2019 8:06 PM
242	We have had a large number of children withdraw from activities as parents cannot afford fees.	7/8/2019 6:00 PM
243	hosting any events, always now requires you to look at insurance cost before anything else and generally it is prohibitive, even if it is not a fundraiser but a sort of community event.	7/8/2019 5:57 PM
244	creating community events, reporting from community events	7/8/2019 5:50 PM
245	We have to fund raise to cover rising costs	7/8/2019 5:24 PM
246	n/a	7/8/2019 5:05 PM
247	Increased need for fundraising to meet cost	7/8/2019 5:04 PM
248	building not up to spec on rising security standards (locks alarms cameras)	7/8/2019 2:52 PM
249	we only use venues that have their own insurance such as cafes	7/8/2019 2:35 PM
250	Limit on number of outings we can organise	7/8/2019 2:23 PM
251	We cancelled the insurance altogether . We have organised a few under the umbrella of the Irish United Nations Veterans Association. s many event's this year	7/8/2019 2:14 PM
252	Money is taken from other potential projects to fund the insurance	7/8/2019 1:54 PM

## PPN Community Insurance Impact Assessment

253	The cost of insurance is one of the single biggest expences for our community organisation and this is money which could otherwise be spent on delivering for our community.	7/8/2019 1:50 PM
254	The increase in overheads including increase takes most of the grants we receive making it a constant burden on the voluntary management board as well as limiting the types of activities we have on offer. Restrictions on what are considered to be "risky activities" means that young people are denied the opportunities which a number of years ago wouldn't have been a problem to do.	7/8/2019 11:49 AM
255	we have stoped running road races, as afraid of claims	7/8/2019 11:46 AM
256	New projects unlikely to be undertaken due to insurance fears. Not just costs but unquantifiable risks.	7/8/2019 9:33 AM
257	It's putting in thought if we can continue festival	7/8/2019 4:44 AM
258	No	7/8/2019 2:15 AM
259	Not affected	7/7/2019 10:33 PM
260	Difficult to raise funds for premium, finding it impossible to get groups to stage outdoor events for us. e.g. Bouncy Castles unable to get insurance for outdoor events, and when they do they charge exorbitant prices and insist on having one of their people there which we must pay for.	7/7/2019 8:26 PM
261	Na	7/7/2019 7:38 PM
262	We have had to increase fund raising activities causing increased pressure on our Board having to go back to the community looking for more.	7/7/2019 3:37 PM
263	We were running a festival but it got hard to cover costs, including the insurance which was much higher when we were running the festival, so we stopped the festival	7/6/2019 10:21 PM
264	No impact	7/6/2019 2:04 PM
265	Unable to host community events due to fear of litigation and inability to secure insurance cover due to prohibitive cost	7/6/2019 12:17 AM
266	The cost of insurance reduces our funding for future expansion	7/5/2019 11:51 PM
267	None so far	7/5/2019 8:45 PM
268	Money raised has had to be spent on insurance premium rarher than on community events	7/5/2019 7:39 PM
269	rising costs of insurance has resulted in our organisation having to cut back on various training offered within the local community	7/5/2019 1:51 PM
270	The additional costs required for events ... these are costs on top of the annual premium	7/5/2019 1:19 PM
271	We have to restrict activity for children and parents and have to keep consulting insurance people if we can run different such and such activityactivities	7/5/2019 12:48 PM
272	N/A - we have been lucky that we have the means to cover our insurance increases however if they increase year on year this may be a different matter and therefore effect the growth of our club	7/5/2019 12:27 PM
273	Insurance is just another cost we carry along with VAT, Bank Charges, Audit Fees, PRSI, Rent etc. The high cost of running a voluntary organisation outways our income and ultimately we wil have to close down.	7/5/2019 11:57 AM
274	we previously received €350 annual grant from DCC which covered insurance our text alert, one summer street party, One Halloween party, plus stocking and keeping up planters. The grant has now risen to €500, but our insurance now takes over two thirds of that. In consequence, we have only one street party, cannot afford the planting we used do and limit our text alert to crisis situations instead of using it to bring events to people's attention as well.	7/5/2019 11:34 AM
275	We cannot exist without insurance so other important things get put on the long finger...	7/5/2019 11:31 AM
276	Insurance now required by parish hall for AGM	7/5/2019 11:28 AM
277	We operate as a social enterprise. We have three separate insurance policies, one for the commercial business (and to cover TUS participants), one for training staff on CE programmes and separate Directors insurance. Our budget provision is €22k. The more we pay for insurance, the left surplus (profit) we have, impacting on our reserves and sustainability as our profits are very modest. and	7/5/2019 11:24 AM
278	we reach less young people	7/5/2019 11:23 AM

## PPN Community Insurance Impact Assessment

279	Due to increase in Insurance this money is taken from Project Costs. Therefore less money in the budget.	7/5/2019 11:13 AM
280	WE HAD TO CUT BACK ON INFORMATION TO OUR COMMUNITY	7/5/2019 11:11 AM
281	We cannot do some outdoor and some youth activities	7/5/2019 11:11 AM
282	We have had to reduce a lot of our budget lines in order to remain within the overall budget for running the community centre.	7/5/2019 10:49 AM
283	Funding earmarked to cover our day to day costs is diverted to cover the cost of rising insurance premiums, leaving us with a greater operating loss than in previous years.	7/5/2019 10:49 AM
284	Just takes more time to find money to pay the premiums that would have been used for being with community	7/5/2019 9:38 AM
285	We have had to cut back on expenditure for Tidy Towns activities.	7/5/2019 9:28 AM
286	Our insurance costs have risen very slightly over the past years but this has not impacted on our activities	7/5/2019 9:19 AM
287	Working on hights cannot clean its over 15ft high	7/5/2019 12:00 AM
288	We're not effected yet,as First Responders	7/4/2019 11:19 PM
289	It has cut into our budget for staff cover so we are unable to facilitate more that one member of staff to take time off a any one time	7/4/2019 10:14 PM
290	It has affected our capacity to organize kids sporting events.	7/4/2019 10:09 PM
291	higher membership fees	7/4/2019 10:02 PM
292	If we need to bring our kids to special activities ie horse riding , bouncy castle , water sports no one will insure us	7/4/2019 9:04 PM
293	it hasnt really affected us. its very high though. €3500PA	7/4/2019 8:50 PM
294	Initial insurance for our local park was €1800. This rose to €3500 then €8500. We changed insurers and our premium currently is €4500. We had to close the park while searching for cheaper cover. We are at the moment doing fund- raising with a clothes sale	7/4/2019 8:38 PM
295	it has curtailed some improvements to premises	7/4/2019 8:32 PM
296	We cannot organize as many family fun days as we used, it's difficult to get insurance for such things as bouncy castles et etc	7/4/2019 7:48 PM
297	We had to close down a skate park	7/4/2019 7:31 PM
298	No, thankful our group is at its begins. However we fear that we will become affect by insurance hikes.	7/4/2019 7:22 PM
299	We ran some water based activities and had to stop because of insurance company excluded them	7/4/2019 7:14 PM
300	Reduced money to spend on core activities	7/4/2019 6:31 PM
301	Events have been cancelled	7/4/2019 6:03 PM
302	We can't afford the insurance, so no events occur within our estate	7/4/2019 5:53 PM
303	No funds/grants help with insurance. We have to fund ourselves. Extra work.	7/4/2019 5:20 PM
304	We have been unable to run some of our annual fund raisers due to insurance costs so this is a double hit.	7/4/2019 5:20 PM
305	We reduced the number of meetings and events to make the insurance cost manageable	7/4/2019 4:24 PM
306	outdoor activities and fundraising events	7/4/2019 3:37 PM
307	Reduced number and type of events	7/4/2019 3:36 PM
308	less activity	7/4/2019 3:23 PM
309	TUS workers now require extra insurance of €200 per person	7/4/2019 3:03 PM
310	We used to run some local waterbased events but now need extra insurance to do so. Our search and recovery activities (community volunteers) now has to have a seperate insurance	7/4/2019 2:54 PM

## PPN Community Insurance Impact Assessment

311	High annual premium and additional insurance costs when we perform in various venues	7/4/2019 2:19 PM
312	We were running a fundraiser (tractor run) and were quoted 200 euro additional for this event alone - even though we had our existing policy. the community hall would only be serving tea beforehand (approx 1 hr use) Max capacity of hall is 120 people. We have to notify insurers each time we use hall and they came back with this, this time. It ensures we use the hall infrequently.	7/4/2019 2:03 PM
313	when using equipment entails more insurance	7/4/2019 1:41 PM
314	We are 100% voluntary group. Who rely on fundraising to fund our activities and events for children with disabilities across Westmeath and the wider midlands. This year we were lucky to have a large fundraiser in January which allowed for us to pay insurance premium this year. Year on year if costs continue to rise in this manner we won't be able to continue our work and hundreds of families across the midlands will be impacted. Children who rely on us for social and sporting activities in the community will be severely impacted if we were unable to keep up with costs	7/4/2019 1:12 PM
315	Not affected us	7/4/2019 1:08 PM
316	We cannot use the Centre for other activities or groups	7/4/2019 12:53 PM
317	Fewer social outings	7/4/2019 12:35 PM
318	We have had to run additional fundraising activities	7/4/2019 12:13 PM
319	reduced clean-ups of estate	7/4/2019 12:08 PM
320	we have stopped allowing bouncy castles indoors due to insurance costs	7/4/2019 12:06 PM
321	All community Grant's used to pay insurance, it also took fund raising. we can not keep asking people to support the group..but we have no option. Insurance and governance will be the death knell of community and voluntary groups!	7/4/2019 11:59 AM
322	Had to use all of our community grants plus fundraising to pay insurance	7/4/2019 11:54 AM
323	none at present	7/4/2019 11:06 AM
324	Relatively new Group - no problems yet with Insurance cover	7/4/2019 10:40 AM
325	Not at all, yet	7/4/2019 10:37 AM
326	We have not purchased insurance as a result of such high premiums hence we will all be very quiet about our community	7/4/2019 10:10 AM
327	We would like to have our ride on Lawnmower to keep our green areas rather than employing someone to do it. Because of Insurance costs we couldn't afford to do it. Only for these costs we would be able to do a lot more work in the community. Between Insurance & Health & Safety issues, your hands are tied.	7/3/2019 11:59 PM
328	To date it hasn't impacted.	7/3/2019 11:45 PM
329	Every aspect of community activities are affected by insurance costs increases - meeting room hire, playground cover, transportation	7/3/2019 11:36 PM
330	We have increased our prices for various activities	7/3/2019 11:07 PM
331	Reduce to numbr of art and craft workshops,limits the things that can be made	7/3/2019 10:34 PM
332	We are very limited in our work program and have to be very careful not to do anything that is a danger of accident.	7/3/2019 9:55 PM
333	insurance is one of the biggest expense and is crippling us	7/3/2019 8:26 PM
334	Just some of social dancing and discos not possible	7/3/2019 7:18 PM
335	Tinryland park had to close for a number of weeks due to increase cost of insurance., putting private and public funding at a huge risk .	7/3/2019 6:46 PM
336	We have had to stop some groups espically youth and community events	7/3/2019 6:38 PM
337	We are a 25 member active retirement group we pay insurance every year but we are happy to do so as we rent a premises twice a week for our activities	7/3/2019 6:15 PM
338	Had to restructure how we collect member fees	7/3/2019 5:45 PM

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339	We are a non profit organisation hence we need to organise extra activities to raise money to pay for our overheads	7/3/2019 5:29 PM
340	none specifically	7/3/2019 5:01 PM
341	Yes it has impacted the types of maintenance activities we can undertake and the running of community events.	7/3/2019 4:46 PM
342	Any interaction with the public is curtailed for fear of an accident claim	7/3/2019 4:38 PM
343	They have not been affected	7/3/2019 3:46 PM
344	MAJOR SPEND ON BUDGET	7/3/2019 3:03 PM
345	not really	7/3/2019 2:34 PM
346	We have to hold shop door collections specifically for insurance costs , which is a very difficult sell !	7/3/2019 2:27 PM
347	All active retirement groups affiliated to ARNI have a group public liability policy built into their membership fees	7/3/2019 2:26 PM
348	we couldn't our pcommunity playground due to the cost of the insurance	7/3/2019 2:13 PM
349	No longer doing community family day.	7/3/2019 1:41 PM
350	less money to spend on our food project and community magazine, also it can impact our expansion of operations within our group.	7/3/2019 12:55 PM
351	We have had to fund raise for insurance costs as no funding is available to cover this	7/3/2019 12:45 PM
352	N/A	7/3/2019 12:30 PM
353	Due to funding made available through local representatives, our own fundraising efforts would have to increase significantly which would prove very difficult in as small rural community.	7/3/2019 12:07 PM
354	Necessity to fund raise more	7/3/2019 11:44 AM
355	ours is 2 day only insurance. difficult enough to get cover	7/3/2019 11:06 AM
356	We need insurance for the group to do continue our activities sport,travel, evens, art work we could have a lot activetis in our local co.community because no insurance	7/3/2019 11:02 AM
357	affected by costs and insurance paperwork to be completed in order to run events. I.e. risk assessments, event plans, - all volunteers and difficult to manage.	7/3/2019 10:20 AM
358	Less boxing shows & new programs to encourage kids to join the club	7/3/2019 9:36 AM
359	additional activities lead to additional insurance costs	7/3/2019 9:19 AM
360	We have had to run two fund raising events per year to meet our insurance costs alone.	7/3/2019 9:01 AM
361	Ride-on mower insurance now require motor insurance policy. This combined with additional normal group insurance means we have to have a major fundraiser eveningjust to support insurance. And that's just to exist, before any works or projects are done.	7/3/2019 1:23 AM
362	When we fundraise it now goes to cover the insurance instead of been used to improve our facility	7/2/2019 11:47 PM
363	We run a street festival the May bank holiday weekend and next year they are talking about €900 extra to cover it	7/2/2019 7:48 PM
364	A newly built playground cannot be insured so we had to depend on the local authority to insure it otherwise it would have ot be closed.	7/2/2019 7:19 PM
365	We need to go back to the members sooner than expected for more funds	7/2/2019 6:54 PM
366	Increased membership premiums probably impact on numbers joining	7/2/2019 4:22 PM
367	Have to fundraise a lot more	7/2/2019 3:35 PM
368	Our core activities have remained the same. It is the difficulty in funding the insurance is the issue	7/2/2019 3:28 PM
369	We have had to raise more money	7/2/2019 3:27 PM
370	Our bus insurance has more than doubled in the last year. Our participants rely on this service to participate. This increase is putting huge pressure on the organisation, we don't have the funds to cover this costs. This added costs is preventing us from organising activities and programmes for our participants.	7/2/2019 3:17 PM



## PPN Community Insurance Impact Assessment

371	Car ins.public liability. Sports activities	7/2/2019 3:12 PM
372	It hasn't really as we have a block insurance policy with our national organisation.	7/2/2019 2:57 PM
373	insurance has risen over €1700 in 3 years, this is less money to spend on community projects as it comes from our core budget	7/2/2019 2:40 PM
374	You are continually fundraising to cover cost and development is suffering	7/2/2019 2:36 PM
375	A decision was taken 2 years ago two suspend Pride events due to ever increasing costs and burden of fundraising on such a small group	7/2/2019 2:05 PM
376	We eventually moved to BHP brokers and saved hundreds	7/2/2019 1:47 PM
377	No restration projects can be done, insurance costs to high. As a volunteer lead group. The build heritage in our are will suffer.	7/2/2019 1:39 PM
378	We had to cancel certain events and also our sustainability is in jeopropdy due to the costs of insurance	7/2/2019 1:27 PM
379	the cost of insurance is now prohibitive	7/2/2019 1:17 PM
380	when we bring n Students from abroad to stay with us for camps	7/2/2019 1:09 PM
381	Our main fundraising event Reign of Terror failed to get insurance in 2018 and in 2019	7/2/2019 12:47 PM
382	Reduction of life skills & Recreation activities	7/2/2019 10:49 AM
383	While our insurance costs have increased, we did manage to avoid a more than tripling of one of our premiums because we go through a broker. Which also reduces the workload on the organisation, as multiple quotes are sourced automatically.	7/2/2019 10:46 AM
384	It is an on going struggle to have funds in the bank account to cover the cost of the annual insurance premium	7/2/2019 10:42 AM
385	Not affected	7/2/2019 9:53 AM
386	N/A first year	7/2/2019 8:40 AM
387	No insurance	7/2/2019 2:44 AM
388	More a concern to volunteers (mentors) that they may have to fundraise, which is not why they volunteer.	7/2/2019 1:16 AM
389	Cannot develop play ground which grant got for	7/2/2019 12:44 AM
390	We were unable to stage our yearly History Festival in 2019	7/2/2019 12:43 AM
391	we are an umberella group and as such have not received any large funding yet. we encourage the existing groups of any funding available but they apply themselves.	7/1/2019 11:58 PM
392	No impact to date but will be a factor going forward if costs escalate	7/1/2019 11:52 PM
393	We as a group affiliated to Active Retirement have had no problem with Insurance	7/1/2019 11:52 PM
394	No	7/1/2019 11:04 PM
395	Bowls club only started up last oct, so an increase hasn't hit yet!	7/1/2019 11:00 PM
396	We may have to raise membership costs	7/1/2019 10:12 PM
397	Membership costs have risen, more fundraising is needed	7/1/2019 9:44 PM
398	We have had difficulty getting our annual Halloween event insured and also we are so limited by what we can do now	7/1/2019 9:38 PM
399	demotivating so much money goes towards insurance as all the work is voluntary by committee members	7/1/2019 9:31 PM
400	no	7/1/2019 8:59 PM
401	high cost of our insurance means we have less money to spend in community	7/1/2019 8:49 PM
402	not really, just have to pay out of funds	7/1/2019 8:02 PM
403	May have to charge for a community service.	7/1/2019 7:39 PM
404	No	7/1/2019 7:33 PM

## PPN Community Insurance Impact Assessment

405	Rising cost means that we had to cut back on the number of animals we helped which means increase of Animal cruelty and neglect	7/1/2019 7:28 PM
406	No	7/1/2019 6:59 PM
407	we are worried that if the insurance costs keep increasing we will end up taking out some of the equipment which in turn will be have an effect on the number of people that use our facility	7/1/2019 6:54 PM
408	yes	7/1/2019 6:52 PM
409	We dont have an insurance requirement.	7/1/2019 6:21 PM
410	We have had to cut back in other areas and never know if we will be able to fund our event the following year .	7/1/2019 6:16 PM
411	Our group is affiliated to a national group and the insurance cost is fixed and is paid by the individual member annually	7/1/2019 6:16 PM
412	Organising Festivals	7/1/2019 6:12 PM
413	Raising funds to pay ever increasing insurance premiums, greatly reduces our ability to raise funds for other projects	7/1/2019 6:08 PM
414	Our insurance payments are part of our affiliation fees to the IABA and we are paying a very high rent for our premises. Therefore we are very limited with regard to fundig projects which might benefit our boxing club.	7/1/2019 5:56 PM
415	Our premium is €546.50 this year. As a very small village community development group we have two small fundraisers a year bringing in approximately €1000. The majority of our fundraising goes to paying the insurance cost as it is not an eligible expense for grant applications in the Council. The small amount of income we have left over is supplemented by c.€300-500 prize winning funds and leveraged as matched funding in County Council grant applications to enable us to do projects and buy equipment and flowers/planting. If we had more funds we could apply for larger grant projects to get better value out of the matched funding component.	7/1/2019 5:41 PM
416	As a Tidy Towns group we are limited in the works we can do and the equipment we can use. No mechanical rise on mowers are permitted.	7/1/2019 5:36 PM
417	The cost of insurance is an issue, but the restrictions insurance requirements places on activities is an even bigger issue and is affecting the range of activities we will consider providing.	7/1/2019 5:34 PM
418	Monies used for increased insurance costs could have been dpent on other projects	7/1/2019 5:28 PM
419	We have not renewed agreements in 3 cases here that were to benefit mature people	7/1/2019 5:14 PM
420	It limits activities we can run.	7/1/2019 5:13 PM
421	na	7/1/2019 5:11 PM
422	The rise in insurance costs has effected our ability to pay for petty cash items. Money that traditionally covered stationary, rental, food for volunteers etc, is not going to pay for insurance.	7/1/2019 5:08 PM
423	No	7/1/2019 5:08 PM
424	No	7/1/2019 5:07 PM
425	We have to raise the price of tickets. We can't run as many events as we used to due to possible risks outlined in insurance policies. It is impossible to find the amount of volunteers needed to attended each event etc. as outlined by insurers.	7/1/2019 5:06 PM
426	Not yet but it is high likely.	7/1/2019 5:04 PM
427	The cost to insure one Tus worker is €485	7/1/2019 4:00 PM
428	Money spent on unsurance reduces monies available to charities	7/1/2019 3:56 PM
429	no	7/1/2019 3:50 PM
430	example we done recently was a full evening for our juveniles, even do we play nearly 1000 a year we weren't covered to provide bouncing castles. we had to use the bouncing castles insurance. otherwise this wouldn't have been a possible event	7/1/2019 3:50 PM
431	Cut down on the number of classes	7/1/2019 3:50 PM
432	Reduced budgets for awareness raising of the service	7/1/2019 3:48 PM

## PPN Community Insurance Impact Assessment

433	We held a family fun day for the Big Hello. we received 250 from the council, the insurance alone was 157 for the one event	7/1/2019 3:39 PM
434	By holding our membership under 140 people	7/1/2019 3:37 PM
435	We are a cross border Trust, and our current Company is UK based, but we have doubts as to whether our activities in ROI are covered. We have tried to get clarity from our broker but its not forthcoming. Brokers / Companies tend to take premiums and not want to deal with cover queries.	7/1/2019 3:35 PM
436	It stops us doing work out side the shed and restricts what we can make and what tools we can use	7/1/2019 3:14 PM
437	Just increase in premiums	7/1/2019 2:10 PM
438	We can't hold music classes or keep fit etc. as providers have to have their own insurance cover and these services are not available	7/1/2019 2:00 PM
439	We have had to reduce the number of teams from 27 to 19 as under 20 reduced our insurance premium	7/1/2019 1:50 PM
440	NA	7/1/2019 1:19 PM
441	we have not been affected	7/1/2019 12:00 PM
442	We want to do more projects to support people to engage with nature and the outdoors but it is increasingly prohibitive/ Also the rules around using your car for work and carrying passengers have become very restrictive	7/1/2019 11:36 AM
443	WORKING TO A BUDGET SO THEREFORE IF INSURANCE IS A HIGH FACTOR, ALL OTHER SUPPORT COSTS MUST DECREASE	7/1/2019 11:34 AM
444	Stop access to different parts of our centre. Limit events we are running.	7/1/2019 10:36 AM
445	It is just an increase in our running costs which then affects our budget for the year and reduces the amount we can spend on community activities.	7/1/2019 9:42 AM
446	Insurance costs take a significant portion of our annual fundraising proceeds, which in turn has limited our ability to further develop our facilities. Our insurance costs significantly rose a few years ago because of a requirement by westmeath county council, who own the land, to increase our public liability. Our insurance costs outside of that have risen by approx 10-20%	6/30/2019 12:45 PM
447	N/a	6/30/2019 12:14 PM
448	we have had to divert funds to pay the extra premium costs which could have been used for community projects etc	6/29/2019 10:18 PM
449	Not Really We are most carefull whwt we do	6/29/2019 9:54 PM
450	requiring additional insurance for public events such as concerts	6/29/2019 9:12 PM
451	We are spending money on insurance rather than purchasing some replacement equipment	6/29/2019 12:49 PM
452	Insurance makes not take some activities we done in the past	6/29/2019 8:30 AM
453	less money for maintenance, upkeep & decoration	6/29/2019 12:08 AM
454	None	6/28/2019 11:36 PM
455	unable to perform at public venues	6/28/2019 11:31 PM
456	It has put an extra burden on our limited resources	6/28/2019 10:30 PM
457	cost of christmas lights. tidy towns, office costs, events	6/28/2019 9:58 PM
458	Not being able to invest in new equipment	6/28/2019 9:43 PM
459	Difficulty in recruiting sport qualified volunteers is more of a challenge.	6/28/2019 9:26 PM
460	not really we just small group	6/28/2019 6:48 PM
461	with the insurance we have at the moment only covers us to sit around chat, play cards, visit other sheds. We are not allowed to use powertools	6/28/2019 6:43 PM
462	fortunately, we have a steady situation since 2010	6/28/2019 5:24 PM
463	Galway city council pays our insurance but if this stops we would have to find other source of funding	6/28/2019 4:59 PM

## PPN Community Insurance Impact Assessment

464	n/a. Insurance cost is a small portion of our overall expenditure	6/28/2019 4:26 PM
465	No, because we have only just started as a charity	6/28/2019 3:44 PM
466	Outside groups requiring their own insurance limits access to Centres	6/28/2019 3:39 PM
467	We cannot afford to organise public events in the community as the policy would increase	6/28/2019 3:20 PM
468	no rise so no negative effect	6/28/2019 3:02 PM
469	None as yet	6/28/2019 1:50 PM
470	The insurance cost has impacted on our activities, the equipment we can buy and also on drop in services	6/28/2019 1:47 PM
471	None	6/28/2019 1:43 PM
472	Rising insurance costs have led to us have to raise more money through fundraising, sponsorship, and grants. We'd like to spend the money on equipment and facilities for our youth members.	6/28/2019 1:12 PM
473	Because our insurance is covered by ICA nationally it doesn't really affect us but we are very much aware of implications when thinking of organising events	6/28/2019 11:45 AM
474	Our insurance company covers a lot of our activities	6/28/2019 11:44 AM
475	Meeting the cost of the insurance impacts on our programmes as we all know we get very little funding for the running of services ,bills ect	6/28/2019 11:34 AM
476	Only one company will quote for insurance for community bus	6/28/2019 11:28 AM
477	The ability to invest in other activities due to cash flow	6/28/2019 11:21 AM
478	Increased membership fees making it prohibitive for many to join or rejoin. It has reduced our ability to fund and organise other activities for members.	6/28/2019 9:50 AM
479	We run a community and care of the elderly facility. Insurance costs and red tape has greatly affected the type of fundraising activities we can do	6/28/2019 9:33 AM
480	At the moment, the community centre, where we hold our events is closed due to an insurance issue that is not connected to our policy.	6/28/2019 9:26 AM
481	Less amenities for kids	6/28/2019 8:05 AM
482	We confine our activities to our own buildings as we find it is difficult to find venues at a reasonable cost willing to hire out to us	6/28/2019 5:58 AM
483	The more we have to spend on insurance the less we can allocate to events /activities	6/28/2019 2:39 AM
484	Not affected as insurance costs are not relevant to our community group.	6/28/2019 12:38 AM
485	One event had a budget of EUR300 insurance cover was EUR210	6/27/2019 11:58 PM
486	The cost has been added to the membership. The cost of being a member may be prohibitive for some members of the community.	6/27/2019 11:49 PM
487	we have less funds to spend on equipment which means kids have to use old training equipment that needs to be replaced with new more modern equipment	6/27/2019 11:11 PM
488	No	6/27/2019 10:56 PM
489	Needing to have Public Liability Insurance for all our activities whether fund raising or offering services in the community	6/27/2019 10:48 PM
490	Can't buy enough equipment so have to limit access	6/27/2019 10:47 PM
491	As we are a small parish group we are fundraising to pay the insurance hike rather than passing it on to families.	6/27/2019 10:46 PM
492	Less activities taking place	6/27/2019 10:42 PM
493	It affects the amount of work we can do how many can be involved.	6/27/2019 9:21 PM
494	We had our summer trip this week and in addition to our insurance the company asked for an extra 100 euro to cover trip and 2 extra volunteers. Another volunteer is starting next Monday- what will insurance company say when I ring to add her on?	6/27/2019 8:52 PM

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495	cannot insure our lawnmower anymore	6/27/2019 8:45 PM
496	We are a Tidy Towns group. Up to about 4 years ago our local SuperValu sponsored our insurance which had been costing €350 per year. However once the premium started to rise our sponsor stopped supporting us. Over 3 years the premium had risen to €750. This year we sought advice from PPN and halved the cost.	6/27/2019 8:22 PM
497	N/a	6/27/2019 8:17 PM
498	We are a residents group of 13 houses on a main road. Our members are ageing. We find it difficult to raise the funds for insurance.	6/27/2019 7:48 PM
499	As we try to include a wide range of ages the requirements of meetings and activity type has to be diverse thus several events needed, each having a cost and each event needing insurance. With a restriction on the number of events covered by the policy we therefore have to be very select about what we do, thus some groups may feel left out.	6/27/2019 6:16 PM
500	We haven't been affected to date, but this could change if costs keep rising	6/27/2019 5:33 PM
501	No as we have never had insurance - it would have been too expensive initially and the group decided to operate without it.	6/27/2019 5:19 PM
502	As a Tidy Towns Group we have had to restrict various projects due to insurance cover difficulty ( they don't want hanging baskets because they could fall down and the person hanging them could get injured ) we have also had issues with insuring a poly tunnel.	6/27/2019 5:17 PM
503	Not Applicable as insurance cost has not risen.	6/27/2019 5:14 PM
504	no	6/27/2019 4:41 PM
505	We've had to cancel programmes we couldn't afford.	6/27/2019 4:20 PM
506	Can no longer work along roadways, cannot sponsor certain types of community events or fundraising	6/27/2019 4:19 PM
507	our insurance costs €5825 for 2019 (increase your categories!)	6/27/2019 4:09 PM
508	NA	6/27/2019 4:09 PM
509	Running a practical event workshop is like impossible and this has huge impact on people who benefit on this in the past	6/27/2019 4:05 PM
510	Our insurance takes almost our entire funds leaving little for anything else	6/27/2019 4:00 PM
511	T	6/27/2019 3:49 PM
512	yes, we have to divert funds for core services and have taken out a loan to put more CCTV cameras in place and upgrade the system, costing over €30,000. Our insurance has gone from €5,000 to over €20,000, which is €15,000 extra that we have to find every year, money that could be put back into developing better services and providing for more people in the community. One of our services provides a not for profit community gym where we provide gym related services for people with disabilities and outreach to groups and communities that for economic reasons or otherwise cannot come in - basically, all the people the commercial gyms do not want to entertain, because there is no money in it. Our insurance is this high because they classify us as a commercial gym - even though all our services say different - this needs to change.	6/27/2019 3:44 PM
513	We are community first responders and any money is voluntary and we are volunteers helping those who need help	6/27/2019 3:42 PM
514	Cannot proceed with work on the ground due to the lack of adequate insurance	6/27/2019 3:33 PM
515	We have had to cut underage teams from 26 to 18	6/27/2019 3:25 PM
516	None	6/27/2019 3:23 PM
517	We are a diverse child care centre and the insurance costs and the inevitable ability of the insurance company trying not to cover incidents is a real worry for the future. The costs are becoming prohibitive.	6/27/2019 3:16 PM
518	Complexity of cover required for a relatively straightforward event	6/27/2019 3:14 PM
519	It has prevented us in completing continuous professional development for staff and also has restricted us significantly in looking at moving low paid professionals to an increased salary	6/27/2019 3:06 PM
520	Less revenue to invest in sports equipment for juvenile players	6/27/2019 3:03 PM

## PPN Community Insurance Impact Assessment

521	Training and team preparations	6/27/2019 3:00 PM
522	Less funding to provide activities for our events	6/27/2019 2:57 PM
523	Activities with children are very costly	6/27/2019 2:55 PM
524	up to now we did not have any or very little increase but our renewal is in september	6/27/2019 2:52 PM
525	Our insurance has not increased	6/27/2019 2:50 PM
526	Higher premiums year on year are affecting our capacity to afford kits for the kids.	6/27/2019 2:38 PM
527	Stop use of our facilities to non members	6/27/2019 2:35 PM
528	n/a	6/27/2019 1:19 PM
529	we have a local community public park with play facilities for children outdoor gym and all weather tennis and basektball courts. we had to close the park because of rising insurance costs. we only got it reopened because a sponsor helped us this year	6/27/2019 1:15 PM
530	Education to schools about consent	6/27/2019 12:50 PM
531	We have had to curtail the type of event to keep in line with our insurance	6/27/2019 12:38 PM
532	had to reduce opening hours in one of our centres. Also have had to aborb cost which has reduced the number of and types of programmes	6/27/2019 12:36 PM
533	Fund day restricted due to type of activity we can cover	6/27/2019 12:08 PM
534	We did an Art competition for all the schools in Kildare, using the plays which were being staged as a theme for ther art work, we ended up cancelling this completely because we could not get Insurance cover for the pupils and parent who came to see the Art work, due to the Health and Safety Act.	6/27/2019 11:55 AM
535	We changed insurance provider. We were restrict in actins we could undertake	6/27/2019 11:46 AM
536	Groups who have used our hall, regularly ,now have to get their own insurance and indemnify the centre which is an added financial burden on them.	6/27/2019 11:36 AM
537	Resident assoc are limited in services they provide by insurance costs.	6/27/2019 11:33 AM
538	Reduced outings and therefore decrease in social inclusion	6/27/2019 10:39 AM
539	The increase was less than €100 per year and our funding is in excess of €150k - no real impact.	6/27/2019 10:38 AM
540	Its Hard trying to get in fumds to pay for Insurnsnc eetc, rater than they rising the costs	6/27/2019 10:34 AM
541	Services reduced by more that 50% to reduce insurance costs	6/27/2019 10:14 AM
542	Reduction in our capital spending to cover insurance	6/27/2019 9:47 AM
543	Canceled events	6/27/2019 9:41 AM
544	We used to be able to have Children's parties in our centre but the insurance requirements and questions and costs make it so difficult we had to stop. That loses us money and also reputation. Also used to do an annual family fun and sports day that we gave up on. Partly insurance and partly lack of volunteers who were worried about insurance.	6/27/2019 9:02 AM
545	Raise money towards the building we use allowing insurance costs means we give less	6/27/2019 8:44 AM
546	less events	6/27/2019 8:32 AM
547	Street fest activities	6/27/2019 7:35 AM
548	Trying to pay for other equipment etc is hard	6/27/2019 7:05 AM
549	Not insured to use ride on mowers. Had insurance cover to work on private property to develop as green amenity but owner could not get her own cover for same property for her liabilities	6/27/2019 4:06 AM
550	Delay in training volunteers	6/27/2019 3:21 AM
551	Families can no longer use our parish hall for birthday party, family event as they are no longer covered by hall insurance and have to buy their own for approx €250 per event	6/27/2019 1:39 AM
552	We have had to curtail many of our extra Art Trips/Courses for both our Junior Artists and our Adult Artists	6/27/2019 12:28 AM

## PPN Community Insurance Impact Assessment

553	For 2 years we couldnt afford insuranceso when having events had to linkin with another groups insurance. Unfortunately that stopped too	6/27/2019 12:19 AM
554	Our choir for people with special needs is in danger of collapsing as our funds are very small	6/27/2019 12:03 AM
555	Less fundraising events	6/26/2019 11:42 PM
556	We cannot host children's parties which is a big loss for children in the area	6/26/2019 11:39 PM
557	Insurance is more expensive as we currently have 2 prefabs to insure aswell	6/26/2019 11:03 PM
558	We cannot afford to carry out the same activities as before	6/26/2019 11:00 PM
559	Family Fun Day event insurance in 2018 was 450euro; in 2019 was 650 euro, no claims whatsoever. If the insurance cost is stable, budgeting is simpler, more event could be organised to support communities.	6/26/2019 10:54 PM
560	Extra money from residents to cover	6/26/2019 10:54 PM
561	More fund raising required to fund rising insurance costs. We are a small community and consistently going to the same houses to look for support.	6/26/2019 10:43 PM
562	Haven't changed our core activities but have considered increasing membership costs to defray rising insurance costs	6/26/2019 10:35 PM
563	We are constantly fundraising for day to day costs and funding of new ideas,activities and general improvements. Rising premia will generally slow down new initiatives and improvements.	6/26/2019 10:22 PM
564	I am replying for the resident-owned management company responsible for Cloughjordan Ecovillage, which is being developed by Sustainable Projects Ireland, an educational charity. Three years ago our PL premium was €1000, little changed for several years. Two years ago it leapt up to €8000 at short notice. Our broker could find nothing cheaper so we had to pay up. The next year we found another insurer ourselves who is charging us about €2000 - but that's still double what we were paying. And how long before this too jumps up? We have no option but to pay; we cannot cease trading. Nor can we exclude the public: the Ecovillage is as open to the public as any housing estate. Even we abandoned our educational activities, we'd still need PL cover. And we've never had a claim, in ten years of operation. NB: we have to pass on this charge in full to Residents, so it's a tax on private citizens - at about €160 each per year.	6/26/2019 9:58 PM
565	Reduction in membership and increased fundraising efforts to offset rising costs in an effort to keep family costs down.	6/26/2019 9:43 PM
566	We always have to have the money there and can't spend it on equipment for the group	6/26/2019 9:32 PM
567	N/A	6/26/2019 9:24 PM
568	Not Applicable	6/26/2019 8:58 PM
569	Not really but asked to follow regulation in not climbing to great heights etc	6/26/2019 8:49 PM
570	Premium surcharges for one-off events have caused us not to run some events, and to curtail others.	6/26/2019 8:33 PM
571	I said I first answer that our premium hadn't increased do all questions to here should have a Not Applicable box to tick.not exactly a neutral survey is it!!	6/26/2019 8:17 PM
572	Less events on site.	6/26/2019 8:12 PM
573	We are considering terminating our activities and not renewing our insurance when it comes for renewal	6/26/2019 8:10 PM
574	Mainly from a fund raising point of view, e.g. we always had a filed day as a major fundraiser, but now no bouncing castles, live animals allowed at all plus increase in premiums	6/26/2019 7:50 PM
575	Our insurance has not increased	6/26/2019 7:50 PM
576	This is our first year .	6/26/2019 7:43 PM
577	Have had to increase membership fees	6/26/2019 7:27 PM
578	Increase meant an increase in membership which in turn reduced amount of girls registering	6/26/2019 7:20 PM
579	We are a resident committee and our top up funding this year was €600 our insurance was €550 for the year this is our first year with insurance so I'm not sure if it has gone up as we are a new committee	6/26/2019 7:18 PM

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580	The price of parties may need to be increased	6/26/2019 7:14 PM
581	Getting cover for fundraising functions and community events	6/26/2019 7:11 PM
582	N/A	6/26/2019 7:06 PM
583	Certain events cannot be included in the programme and disclaimers need to be signed by people participating in some water events.	6/26/2019 6:57 PM
584	People can't afford to pay the membership to cover the increase so staying away	6/26/2019 6:54 PM
585	If insurance costs continue to rise, and if we cannot obtain funding towards this increase, we would seriously consider the option of withdrawing from our work as CFRs	6/26/2019 6:34 PM
586	Uncertainty has led to a lot of stress for board and management and unable to take on and or finish development projects. Also unable to take on as much seasonal staff.	6/26/2019 6:32 PM
587	We are completely non profit and rely on donations, grants and fundraisers to stay open. The amount of fundraisers we can run is dependent on insurance. We also provide a low cost facility for kids birthday parties. But the affordable price we charge is currently covering the insurance, but no other costs (electricity, heating)	6/26/2019 6:28 PM
588	Not applicable. Costs have risen to cover public liability of having clean up days.	6/26/2019 6:23 PM
589	Reduction in other direct services	6/26/2019 6:23 PM
590	Reduced access and reduced activities	6/26/2019 6:22 PM
591	Public liability insurance rate gone very high over the last few years	6/26/2019 6:15 PM
592	every rise in any cost affects our social enterprise	6/26/2019 6:10 PM
593	Higher insurance means less planting / painting for tidy towns effort. Also means you are continuously begging for money from the community.	6/26/2019 5:57 PM
594	We have never needed to take out insurance	6/26/2019 5:55 PM
595	No	6/26/2019 5:55 PM
596	We need insurance to organise fundraising events, a huge part of our campaign is fundraising for a swimming pool. We can't hold fundraisers without insurance, we can't pay for insurance without fundraisers. This year committee members have had to pay for insurance out of our own pocket.	6/26/2019 5:54 PM
597	We had to borrow to cover our premium this year, as this our first year in operation, we are hopeful of not needing to borrow on future but to be able to self finance through fundraising and donations	6/26/2019 5:52 PM
598	For some activities we have had to get the school insurance to cover us as our own insurance costs got to high. We are aware that this may not be able to continue so we will therefore not be able to continue	6/26/2019 5:48 PM
599	Less trips away and community coffee morning g cancelled	6/26/2019 5:45 PM
600	Not fully up and running yet so hard to say	6/26/2019 5:41 PM
601	reduced capital for community expenditure	6/26/2019 5:40 PM
602	We have a group of men who would like to do more but insurance costs are high	6/26/2019 5:39 PM
603	Our group are mainly pensioners and increasing insurance costs would affect their means of joining	6/26/2019 5:28 PM
604	core funding to our group has being reduced and has affected our running costs and activities.	6/26/2019 5:26 PM
605	Finding space to rent that is ground floor. Access and people with a range of impairments e.g. mobility, sighty offers challenges in accommodation of their needs and risks attached.	6/26/2019 5:26 PM
606	We were forced to make improvements to our theatre amount to approx €30,000 putting us under massive pressure. Without these works done our insurance company would have refused to cover us	6/26/2019 5:22 PM
607	we previously ran fundraisers that involved bouncy castles / challenges etc and have been told that we cannot insure them any more.	6/26/2019 5:21 PM



## PPN Community Insurance Impact Assessment

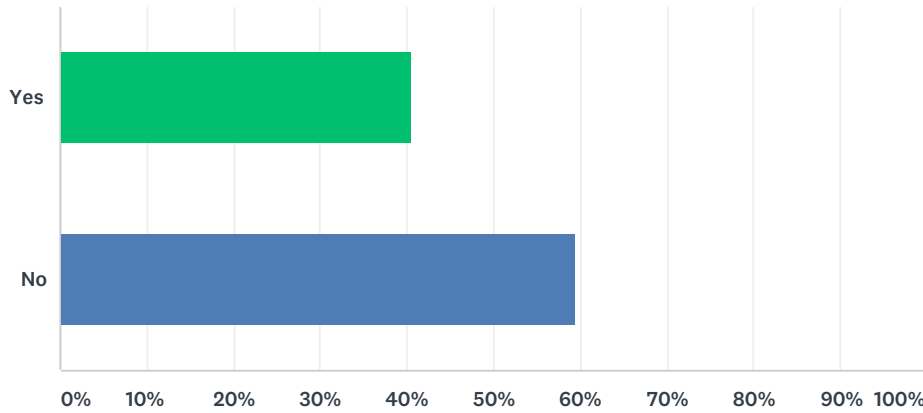
608	Scout group equipment insurance. Equipment is expensive anyway but we have no choice but to get all risks so that we can take it on camps etc. The more children we cater for the more equipment we need. The more equipment we have the greater the insurance cost.	6/26/2019 4:25 PM
609	The rising cost have so far not had a huge impact on us but we have had to pass on some of this cost to our users. The extra money spent on insurance could also obviously have been spent on other important areas	6/26/2019 4:21 PM
610	Less Funds to deliver services	6/26/2019 3:18 PM
611	We have summer camps for teens and we can't take them out for the activities as insurance won't cover or is too expensive	6/26/2019 3:14 PM
612	We're a small group who need grant funding from Laois County childcare committee as we need the 30% allowed towards insurance costs, however being a baby/toddler group with all mothers having hands full with children and work, we don't have the admin time to keep books and spending to standard required, and all just to cover insurance cost. Insurance isn't huge sum but for a small rural group it makes it hardee	6/26/2019 2:15 PM
613	The expense of ins is preventing us using our income for betterment of members	6/26/2019 2:10 PM
614	We have had to dismember our menshed, our walking track time had to be changed to centre open hours only.	6/26/2019 1:57 PM
615	We pay 3 types of insurance. 1. For the main complex 2. For the lawnmower and 3. For the bmx track.	6/26/2019 12:58 PM
616	No	6/26/2019 12:49 PM
617	we find ourselves in the position of charging more for room rental	6/26/2019 12:30 PM
618	Dropped crafts and woodwork.	6/26/2019 12:28 PM
619	Participants must pay membership fee to be eligible to take part. As the membership fee increases to cover the cost of insurance, it excludes some members of our community, as they feel the cost of participation restricts them from taking part.	6/26/2019 12:15 PM
620	It means there is less money available to spend on club infrastructure or equipment	6/26/2019 11:49 AM
621	Reliance on small grants to assist our viability	6/26/2019 11:12 AM
622	Redeemites Community Group operates solely on generated income by donations and special appeal for specific programmes. Self sustaining capacity had dwindled due to many family commitments and we do not have governments funding since establishment 19years running.	6/26/2019 11:03 AM
623	We have had to raise rents significantly, taking the chance of loosing business	6/26/2019 10:59 AM
624	we have to cut the material budget and manage our spending all year in order to meet insurance costs	6/26/2019 10:58 AM
625	N/A	6/26/2019 10:43 AM
626	Increased premium means less money spent on the upkeep of the area	6/26/2019 10:41 AM
627	Lack of funding for insurance means the programmes for the year are limited	6/26/2019 1:06 AM
628	Cancel certain activities	6/25/2019 10:29 PM
629	Financial shortage for other budgeted items	6/25/2019 3:15 PM
630	n/a	6/25/2019 2:32 PM
631	Lack of competition in the market ,makes us a easy target	6/25/2019 2:31 PM
632	Beekeepers insurance costs have risen steeply and the only affordable option is a UK based undertaker.	6/25/2019 2:26 PM
633	Simply put more insurance costs means less money for other activities	6/25/2019 2:04 PM
634	We had installed exercise machine for out door use the following year our insurance went from 250 euro to over 1000	6/25/2019 1:31 PM
635	Not able to buy materials, plants etc	6/25/2019 1:09 PM
636	We have had to reallocate what would have been training costs to insurance.	6/25/2019 12:35 PM

## PPN Community Insurance Impact Assessment

637	We were extremely concerned when it came to renewal this year but thankfully there is no increase at all. There's been no change of provider etc - they just continued on cover at same rate. we've had no claims in the last 10 years. if insurance had gone up we would have had to make savings elsewhere in the organisation.	6/25/2019 10:31 AM
638	not so far	6/24/2019 9:47 AM
639	Voluntary service reduce fundraising	6/23/2019 11:33 PM
640	No impact so far, but we are very concerned for the future.	6/22/2019 12:31 PM
641	Greater Fundraising effort required. Reduction in level of service provision	6/18/2019 1:53 PM
642	yes we have had to scale back the cost are very high we are only a 5 day event ,this year we got a few quotes to move to an new insurance provider 5k was quote we got	10/22/2018 12:44 AM
643	no have to do more fundarising to meet cost and funding for the invisible cost is much harder	10/18/2018 3:12 PM
644	We are unable to cope with the cost of our insurance. Having to cut back on activities that the community need/want to have in the area.	10/18/2018 1:41 PM

## Q8 Have you ever undertaken a risk assessment of your organisation to try and reduce insurance costs?

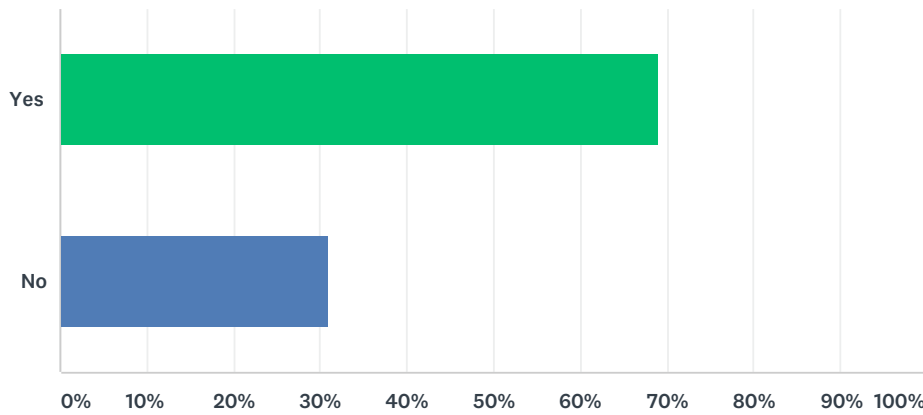
Answered: 758 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	40.50%	307
No	59.50%	451
TOTAL		758

### Q9 If no, would you be interested in undertaking training to support you to conduct a risk assessment?

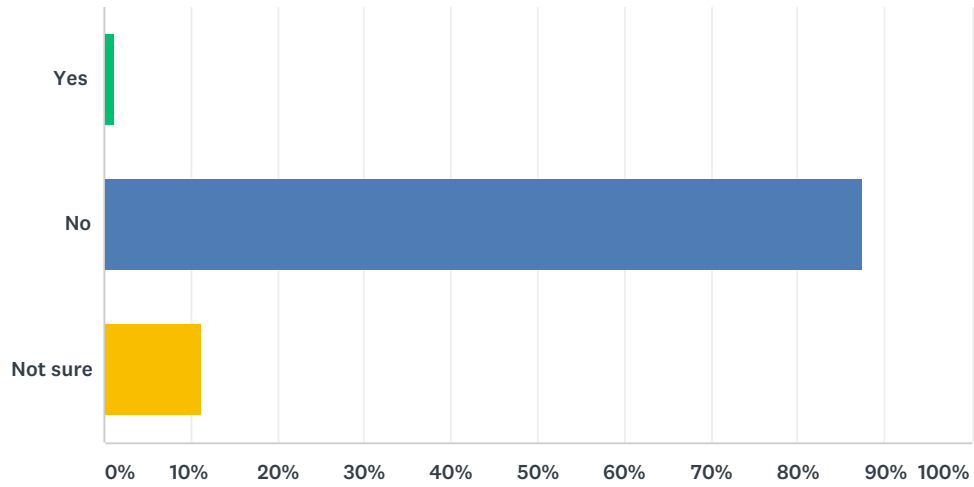
Answered: 657 Skipped: 107



ANSWER CHOICES	RESPONSES	
Yes	69.10%	454
No	30.90%	203
TOTAL		657

## Q10 Do you think the government is doing enough to try and tackle rising insurance costs?

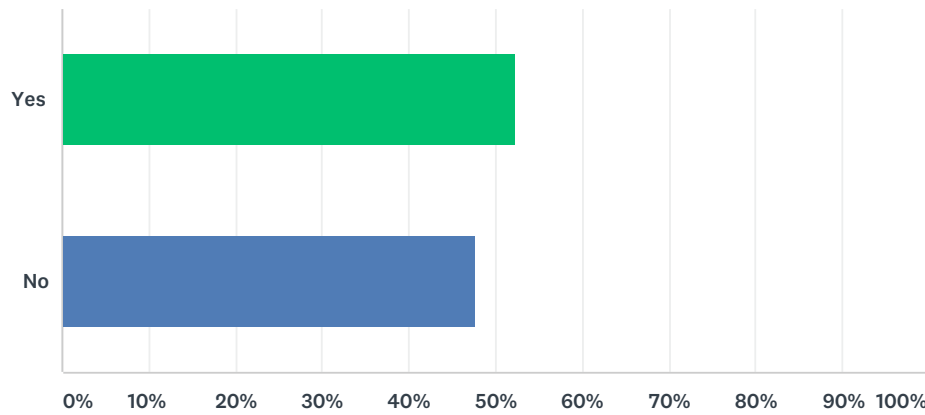
Answered: 759 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	1.32%	10
No	87.48%	664
Not sure	11.20%	85
<b>TOTAL</b>		<b>759</b>

### Q11 Does your group have a premises included in your insurance (ie a community centre, hall etc)?

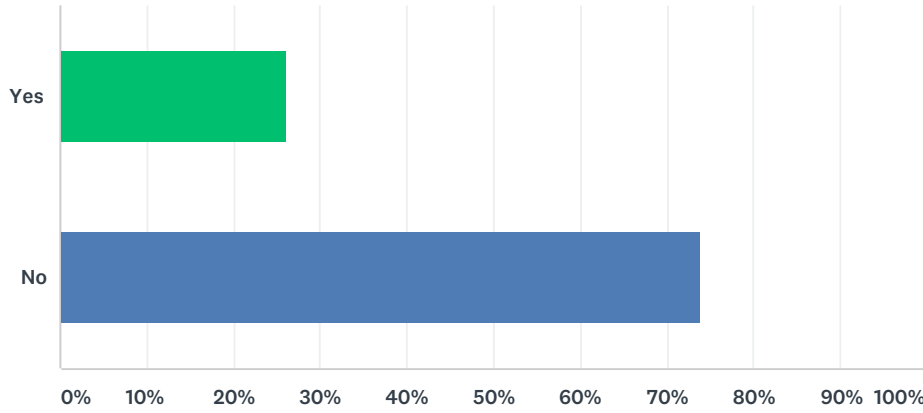
Answered: 756 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	52.38%	396
No	47.62%	360
TOTAL		756

## Q12 Does your group/organisation have any paid employees?

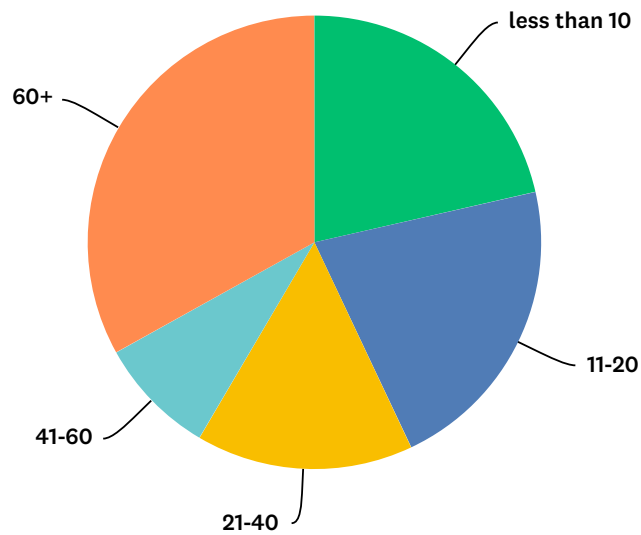
Answered: 756 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	26.06%	197
No	73.94%	559
TOTAL		756

## Q13 How many members does your group have?

Answered: 756 Skipped: 8

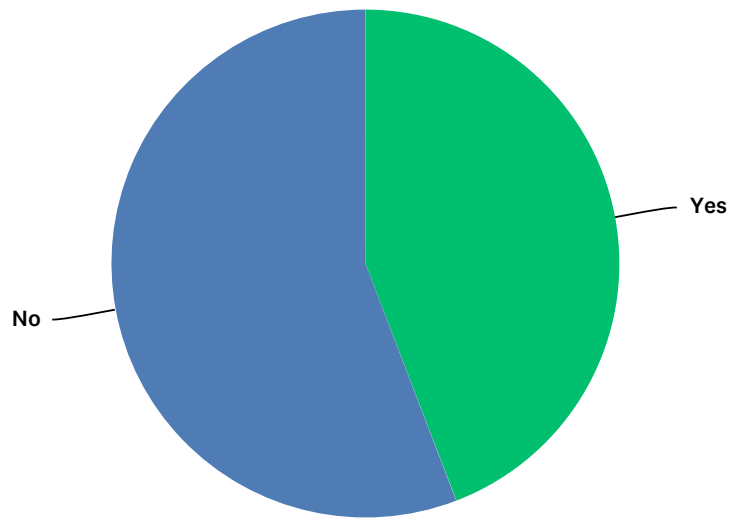


ANSWER CHOICES	RESPONSES	
less than 10	21.43%	162
11-20	21.56%	163
21-40	15.48%	117
41-60	8.47%	64
60+	33.07%	250
TOTAL		756



### Q14 Is your group a member of a national umbrella group?

Answered: 756 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	44.18%	334
No	55.82%	422
TOTAL		756