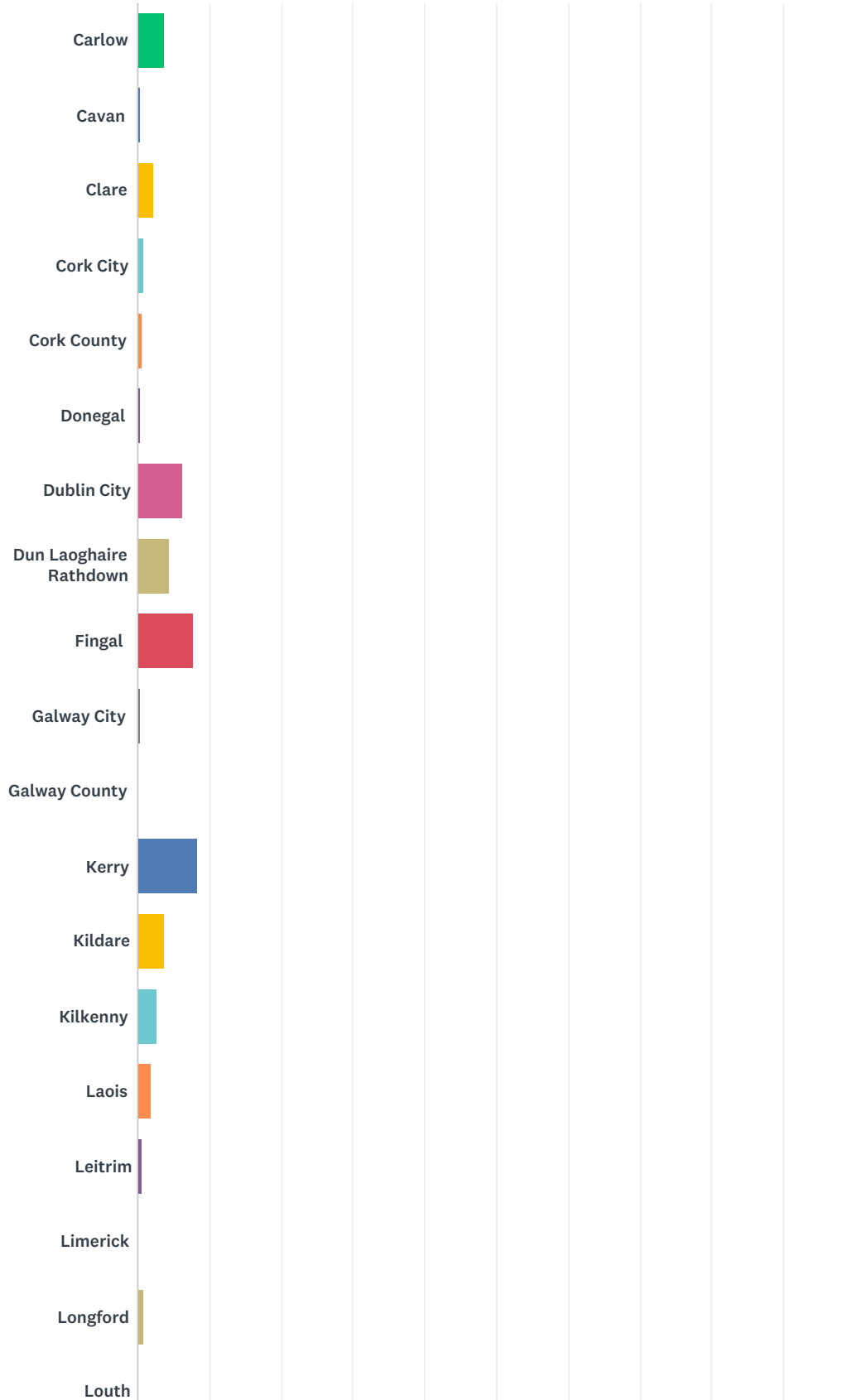
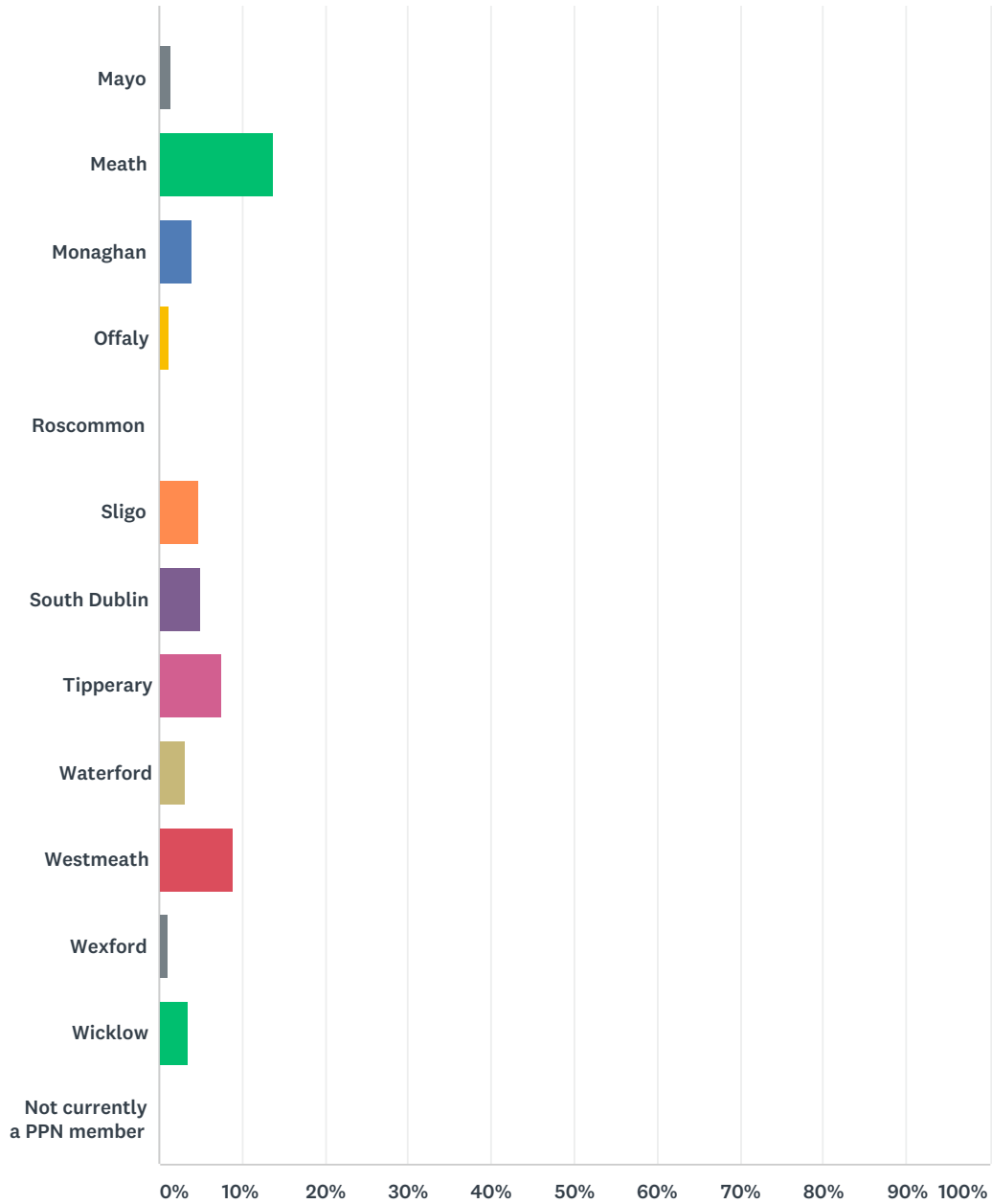


Q1 Which PPN do you belong to?

Answered: 751 Skipped: 20



PPN Community Insurance Impact Assessment



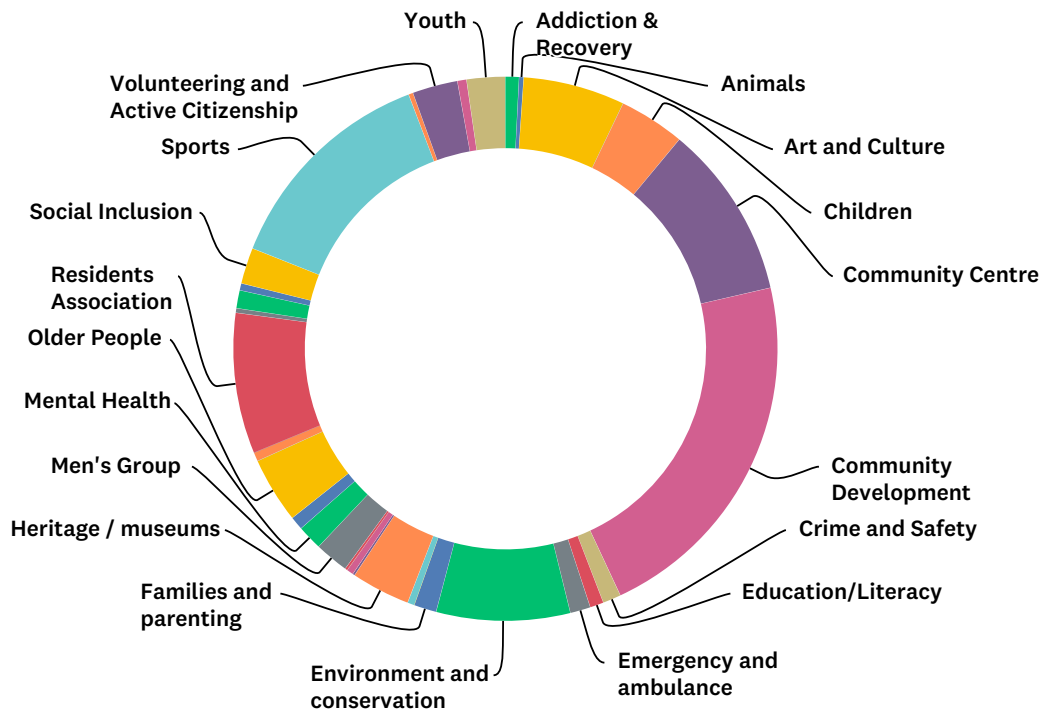
ANSWER CHOICES	RESPONSES	
Carlow	3.73%	28
Cavan	0.40%	3
Clare	2.26%	17
Cork City	0.80%	6
Cork County	0.53%	4
Donegal	0.40%	3
Dublin City	6.26%	47
Dun Laoghaire Rathdown	4.39%	33
Fingal	7.72%	58

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Galway City	0.40%	3
Galway County	0.00%	0
Kerry	8.39%	63
Kildare	3.73%	28
Kilkenny	2.80%	21
Laois	1.86%	14
Leitrim	0.67%	5
Limerick	0.00%	0
Longford	0.80%	6
Louth	0.13%	1
Mayo	1.46%	11
Meath	13.85%	104
Monaghan	3.99%	30
Offaly	1.20%	9
Roscommon	0.13%	1
Sligo	4.79%	36
South Dublin	5.06%	38
Tipperary	7.46%	56
Waterford	3.20%	24
Westmeath	8.92%	67
Wexford	1.07%	8
Wicklow	3.46%	26
Not currently a PPN member	0.13%	1
TOTAL		751

Q2 What is the main cause of your group

Answered: 743 Skipped: 28



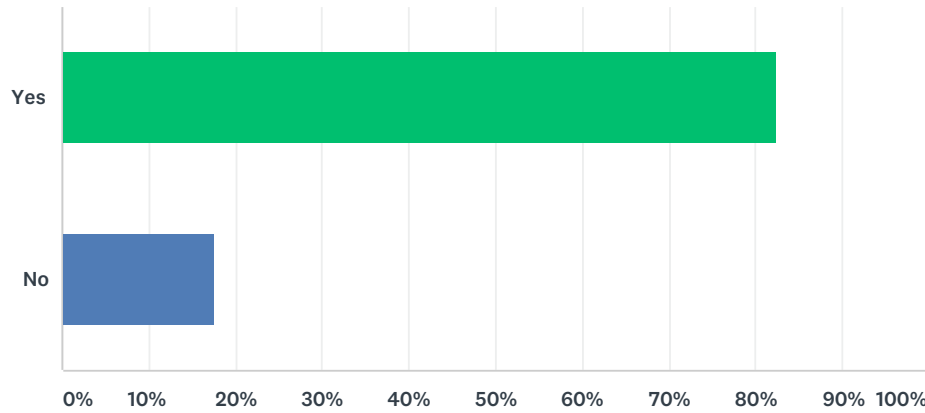
ANSWER CHOICES	RESPONSES	
Addiction & Recovery	0.81%	6
Animals	0.27%	2
Art and Culture	6.06%	45
Carers	0.00%	0
Children	3.90%	29
Community Centre	10.36%	77

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Community Development	21.67%	161
Crime and Safety	1.08%	8
Education/Literacy	0.81%	6
Emergency and ambulance	1.21%	9
Environment and conservation	7.94%	59
Families and parenting	1.35%	10
Hospitals /hospice/ health	0.00%	0
Homelessness and housing	0.40%	3
Heritage / museums	3.50%	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	2.02%	15
Mental Health	1.48%	11
Minority Groups	0.81%	6
Older People	3.90%	29
Overseas Aid	0.00%	0
Physical Disability	0.54%	4
Politics	0.00%	0
Prisoners	0.00%	0
Refugees / Asylum seekers	0.00%	0
Residents Association	8.34%	62
Religion / faith based	0.27%	2
Tidy Towns	1.08%	8
Sensory Impairment	0.40%	3
Social Inclusion	2.15%	16
Sports	13.19%	98
Unemployment	0.27%	2
Volunteering and Active Citizenship	2.69%	20
Women's Rights	0.54%	4
Youth	2.29%	17
TOTAL		743

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

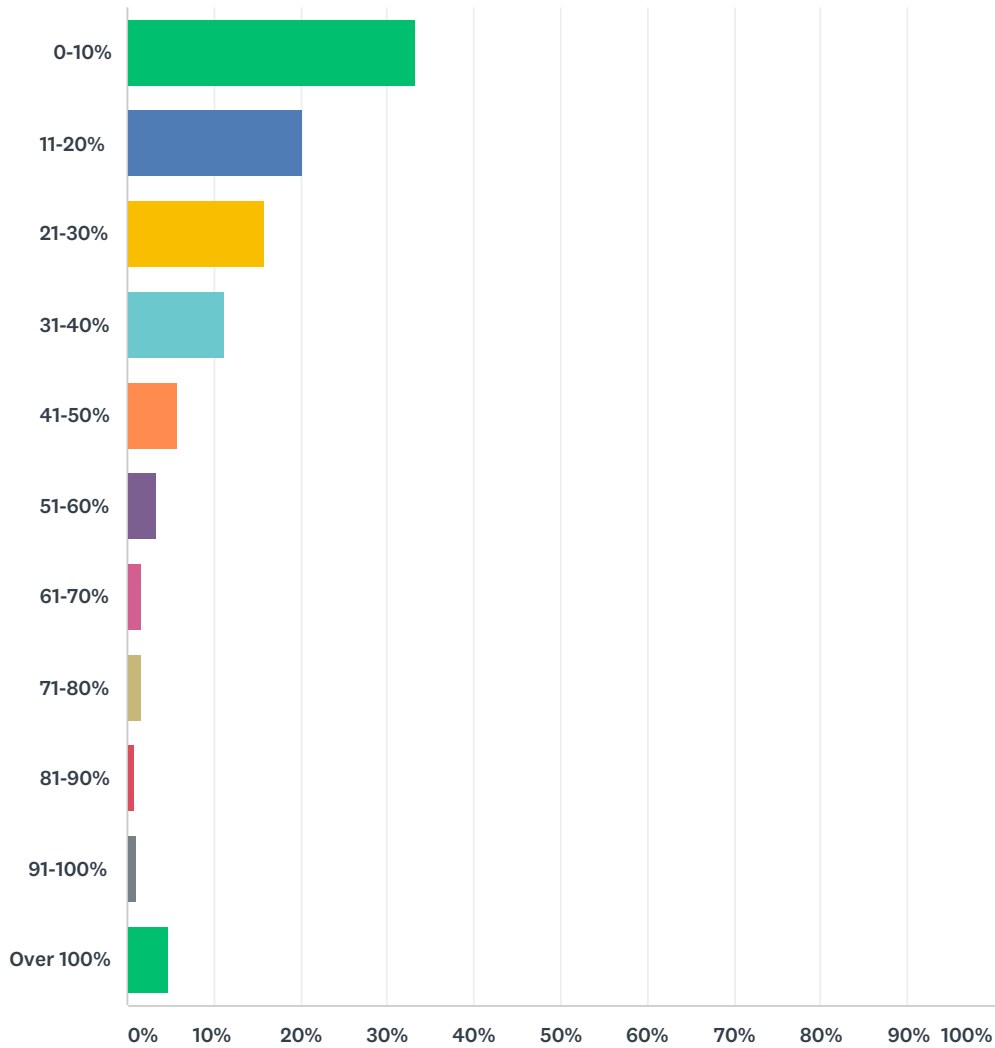
Answered: 751 Skipped: 20



ANSWER CHOICES	RESPONSES	
Yes	82.42%	619
No	17.58%	132
TOTAL		751

Q4 Can you give us an estimate of the percentage increase

Answered: 746 Skipped: 25



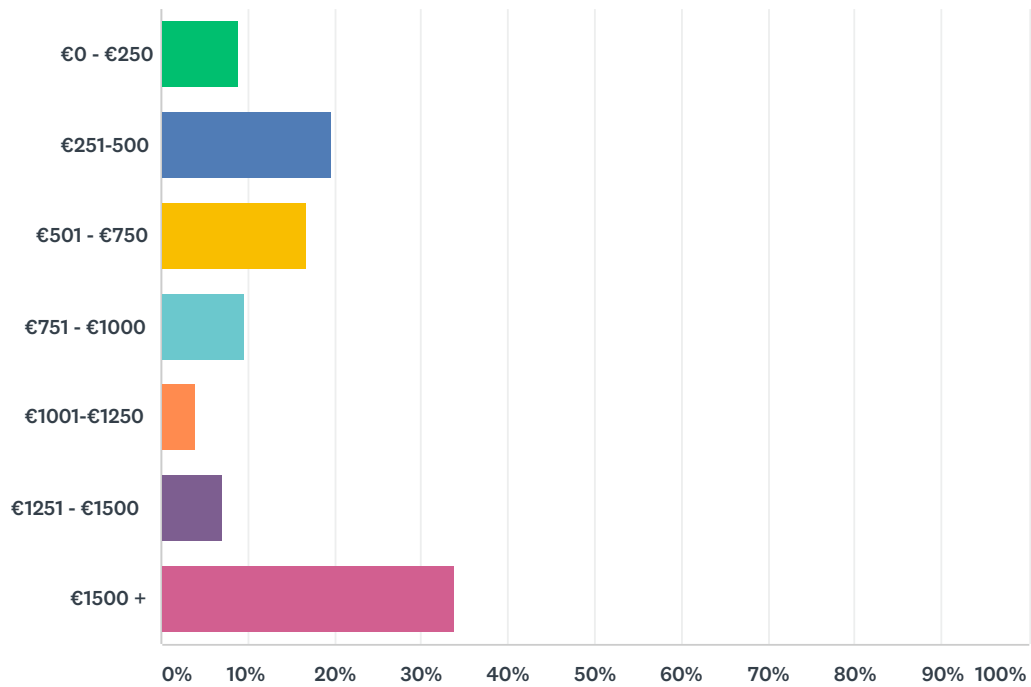
ANSWER CHOICES	RESPONSES	
0-10%	33.24%	248
11-20%	20.38%	152
21-30%	15.82%	118
31-40%	11.26%	84
41-50%	5.76%	43
51-60%	3.35%	25
61-70%	1.61%	12
71-80%	1.74%	13
81-90%	0.94%	7
91-100%	1.07%	8

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Over 100%	4.83%	36
TOTAL		746

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

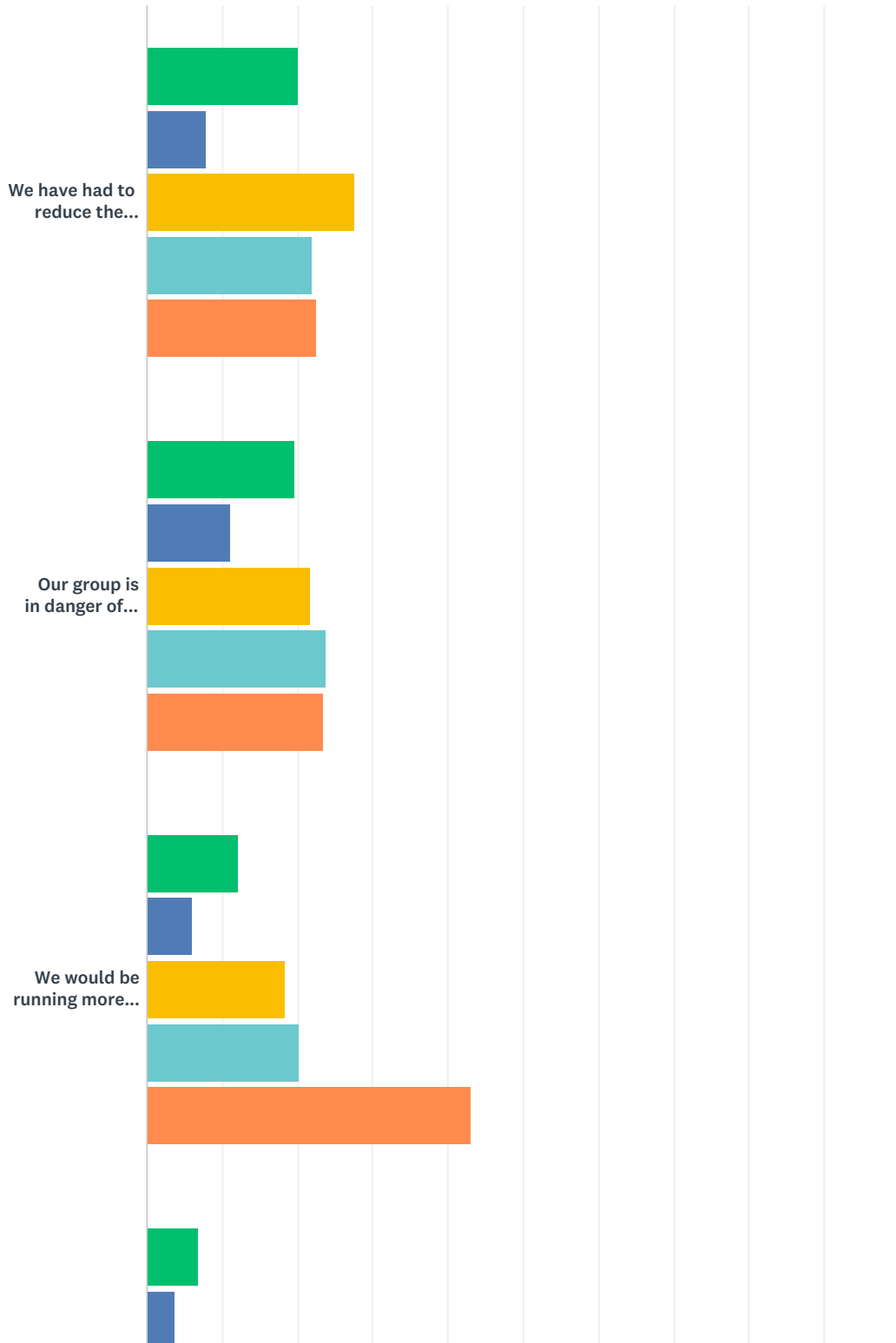
Answered: 753 Skipped: 18



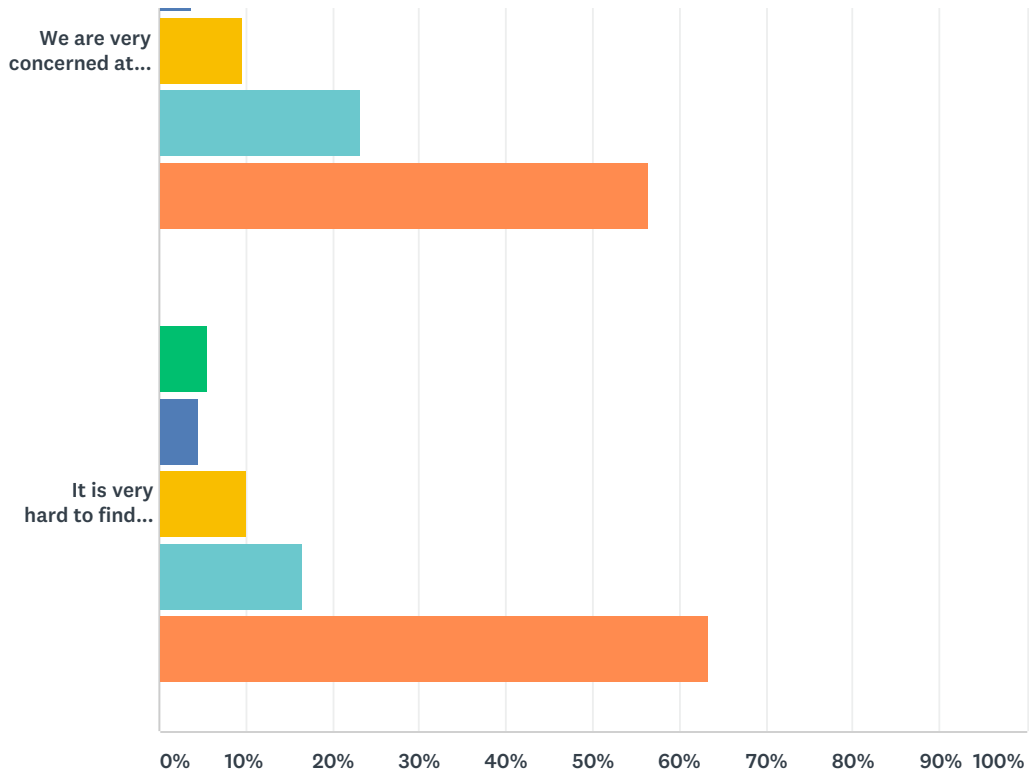
ANSWER CHOICES	RESPONSES	
€0 - €250	9.03%	68
€251-500	19.65%	148
€501 - €750	16.73%	126
€751 - €1000	9.69%	73
€1001-€1250	3.98%	30
€1251 - €1500	7.04%	53
€1500 +	33.86%	255
TOTAL		753

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: 741 Skipped: 30



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■ 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	20.03% 146	7.96% 58	27.57% 201	21.95% 160	22.50% 164	729
Our group is in danger of stopping altogether if insurance costs continue to rise	19.75% 145	11.17% 82	21.80% 160	23.84% 175	23.43% 172	734
We would be running more events and activities and benefiting our community better if insurance costs had not risen	12.04% 88	6.02% 44	18.47% 135	20.38% 149	43.09% 315	731
We are very concerned at how we will fund these rising insurance costs going forward	6.90% 51	3.79% 28	9.61% 71	23.14% 171	56.56% 418	739
It is very hard to find funding streams that will cover insurance costs	5.59% 41	4.50% 33	9.96% 73	16.51% 121	63.44% 465	733

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: 637 Skipped: 134

#	RESPONSES	DATE
1	We used to run a French Conversation Class but because the insurance was around 600 we couldn't continue	8/6/2019 2:47 PM
2	variety of activities on a family fun day, criteria to meet when running public events outside of community hall	8/5/2019 11:03 AM
3	Claims	8/4/2019 9:06 PM
4	Most of our income is spent on insurance.	8/2/2019 2:02 AM
5	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.	8/1/2019 11:34 PM
6	Less ability to do voluntary work (have to concentrate on paid services)	8/1/2019 9:44 PM
7	We are limited to the number of certain types of activities we can provide to 3 a year due to cost.	8/1/2019 3:18 PM
8	No effect	8/1/2019 1:31 PM
9	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 10:32 PM
10	Tidy towns and local village parades	7/31/2019 4:31 PM
11	Public festival events - widening Insurance exclusions and premium are making it harder to hold community events	7/31/2019 3:25 PM
12	St Patrick's Day Parade. The rising cost of insurance and the difficulty getting insurance puts the event at risk.	7/31/2019 1:20 PM
13	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 1:17 PM
14	It had not really impacted so far.	7/31/2019 11:43 AM
15	Youth Activities are becoming increasingly more difficult on Insurance costs	7/31/2019 11:31 AM
16	Reduced activities	7/31/2019 10:30 AM
17	The rising cost has impacted on our ability to do other activities	7/31/2019 10:28 AM
18	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 8:52 AM
19	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 8:09 AM
20	It's a necessary evil that we must have. The IRFU help but it's still a burden each year.	7/31/2019 8:06 AM
21	Numbers have dropped so can't afford to pay for the building insurance	7/31/2019 7:11 AM

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22	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.	7/30/2019 11:42 PM
23	If it were not for SDCC giving is a grant a lot of the money we collect would be spent on Insurance	7/30/2019 11:13 PM
24	We were unable to hold more activities and events as the overheads of insurance would be too high	7/30/2019 9:41 PM
25	Community events no longer run - due to claims	7/30/2019 8:05 PM
26	We had to raise the cost per hour of our space	7/30/2019 8:00 PM
27	Outdoors activities involving children have been cancelled	7/30/2019 7:47 PM
28	funds for insurance means less community workshops	7/30/2019 7:11 PM
29	first time insurance cover	7/30/2019 6:08 PM
30	No	7/30/2019 5:55 PM
31	How to raise funds	7/30/2019 5:52 PM
32	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 5:30 PM
33	So far this has not impacted on our group.	7/30/2019 5:17 PM
34	no	7/30/2019 8:47 AM
35	So difficult to raise money as there are so many other groups and organisations fundraising too	7/30/2019 12:06 AM
36	Cutting back on the variety and type of activities we do on our Community Days	7/29/2019 4:57 PM
37	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 11:24 AM
38	We do team bonding training and we have had to close it	7/29/2019 9:27 AM
39	New Community Cafe. Sheep festival....	7/29/2019 12:01 AM
40	Over the last 3 years cost has gone up by 12% average, however significant element was building an extension and increasing the insurable value of the community centre. this year our costs increased 2%.	7/28/2019 8:07 PM
41	no	7/28/2019 5:51 PM
42	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 Volunteer time providing insurance info to the insurance company if we have extra events on.	7/27/2019 3:21 PM
43	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 9:28 AM
44	Fees have to be increased	7/27/2019 1:14 AM
45	n/a	7/26/2019 3:38 PM
46	We altered our membership sub and fund raised	7/26/2019 12:13 PM
47	no underage awards night as to save for insurance	7/25/2019 9:39 PM
48	We ARE UNABLE TO OFFER PERSONAL INSURANCE TO OUR PLAYERS DUE TO THE COST.	7/25/2019 6:35 PM

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49	Less pipe band competitions	7/25/2019 6:26 PM
50	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 5:20 PM
51	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 4:57 PM
52	Na	7/25/2019 2:18 PM
53	No	7/25/2019 2:12 PM
54	Community social events and clean up days will be impacted from cost of insurance	7/25/2019 11:49 AM
55	We have experienced no difficulties apart from rather modest premium increase	7/25/2019 10:38 AM
56	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 9:44 AM
57	WE CANNOT RUN EVENTS ,FUNDRAISE,ADD TO FESTIVAL	7/25/2019 9:39 AM
58	We had no increase in cost	7/25/2019 9:31 AM
59	N/A	7/25/2019 7:48 AM
60	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 12:36 AM
61	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	7/24/2019 11:25 PM
62	Parents are unable to pay for activities so it impacts greatly.	7/24/2019 11:01 PM
63	some cancellations	7/24/2019 10:12 PM
64	Field day activities have been left undeveloped for a number of years. Some activities have been removed.	7/24/2019 9:48 PM
65	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 9:18 PM
66	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 7:07 PM
67	Group trip cancelled to pay the insurance	7/24/2019 5:14 PM
68	Insurance premiums have increased each yea rove rthe 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 4:47 PM
69	It results in a reduction of funding for the core objectives of bring a healty sport to as many children as possible in order to combat obesity and social media influences.	7/24/2019 4:42 PM
70	Public outings	7/24/2019 3:45 PM
71	Costs are rising reducing the capability we have to run events and cerain type of events, for example we no longer have bouncy castles at our fun days	7/24/2019 12:28 PM
72	We had to raise the annual contribution from each household by 59% which ment that households under finacial pressure could not meet the subscription.	7/24/2019 11:59 AM
73	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 11:52 AM
74	Fire Cover on our building increased and this has had budget impications	7/24/2019 11:50 AM
75	We will have to increase charges to the public	7/24/2019 11:36 AM
76	September '18 we changed to payed the premium monthly because we could not afford the premium. It has not impacted on our core activities	7/24/2019 11:32 AM

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77	It means that we have to have more fund raising events and that money could be spent on other things	7/24/2019 11:10 AM
78	Currently a slight reduction in external / community based activities and increased concerns over the continued rising cost of the insurance.	7/24/2019 10:28 AM
79	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 10:13 AM
80	We no longer accept transition year or youthreach young adults for work experience	7/24/2019 10:08 AM
81	any sort of work on the grounds plus external activities	7/24/2019 9:47 AM
82	fewer community events	7/24/2019 9:21 AM
83	The volume of events & the activities we provide are solely impacted by insurance	7/24/2019 6:43 AM
84	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 10:41 PM
85	We purposely under promote our clean up days so that less people turn up and thus the risk is reduced.	7/23/2019 10:31 PM
86	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 10:16 PM
87	I think we are covered by fin co co, so no problems that I know of.	7/23/2019 9:58 PM
88	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 8:12 PM
89	We are a new group therefore this is our first time to be insured.	7/23/2019 7:50 PM
90	No impact yet	7/23/2019 7:07 PM
91	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 6:12 PM
92	As a community choir have not yet been affected	7/23/2019 6:02 PM
93	We have had to fundraise just for insurance. It is our largest expense.	7/23/2019 5:44 PM
94	Difficult to get the funds for the premium therefore had to reduce insurance cover	7/23/2019 5:08 PM
95	We have had to change companies as EI costs have soared	7/23/2019 4:25 PM
96	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 4:13 PM
97	Insurance cost has taken over some of our activities. We are spending money for activities on insurance	7/23/2019 3:49 PM
98	Nothing major, removal of bouncy castles at children's events	7/23/2019 3:37 PM
99	Family fun day curtailed due to excessive insurance for things like bouncy castles, BBQs etc	7/23/2019 3:35 PM
100	N/A	7/23/2019 3:35 PM
101	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 3:29 PM
102	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 3:26 PM
103	It hasn't been affected	7/23/2019 3:25 PM
104	N/A	7/23/2019 3:24 PM
105	Local Clubs and Activity groups are restricting programmes due to insurance costs and risk	7/23/2019 12:54 PM
106	th insurance application forms and loop holes within those forms would turn you off running anything. I was asked 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 although 60 children / teenagers benefitted from it greatly when it did actually run. the admin and red tape are extremely off putting	7/23/2019 11:25 AM

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107	Risk assessment	7/23/2019 11:13 AM
108	may not be able to continue insurance cover for tus worker	7/23/2019 10:15 AM
109	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 10:00 AM
110	Unable to broaden the scope of our services due to the rising insurance costs	7/23/2019 9:44 AM
111	limited in activities due to financial constraints placed by insurance costs	7/22/2019 9:35 PM
112	We managed to get cheaper insurance this year with Hiscox Insurance	7/22/2019 7:29 PM
113	Doing community social gathering and needing to use venues	7/22/2019 5:41 PM
114	Its a strain on cash flow	7/22/2019 5:30 PM
115	We would put on more outside events if insurance was not an additional cost factor.	7/22/2019 5:05 PM
116	We would be organizing other events.	7/22/2019 4:59 PM
117	Increase in insurance costs in 2019 has reduced reserves by one third	7/22/2019 4:42 PM
118	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 4:15 PM
119	Money spent in insurance instead of activities	7/22/2019 3:54 PM
120	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 uppremiums 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 3:51 PM
121	None. Increase was fifty euro only	7/22/2019 3:29 PM
122	find it hard to pay the insurance	7/22/2019 3:26 PM
123	We have been unable run programmes and face crushing financial burdens that has result in job loss	7/22/2019 3:05 PM
124	Activities for communities which rely on fundraising income will be directly afected	7/22/2019 3:03 PM
125	The number of camps has been reduced	7/22/2019 2:54 PM
126	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 11:42 AM
127	it is becoming difficult to meet the rising costs of insurance, putting a huge strain on our finances.	7/22/2019 10:26 AM
128	We are a Local based soccer club in existence since 1973 the burden of Inscurance costs rising has a financial impact also a negative impact on getting volunteer's involved	7/22/2019 10:18 AM
129	We have had to increase our fees to our clients	7/22/2019 10:14 AM
130	Because of a personal injury claim	7/22/2019 10:06 AM
131	outreach services to other projects have been impacted by extra insurance cost for this service.	7/22/2019 9:53 AM
132	We couldn't take on board projects because of insurance limitatins	7/22/2019 8:37 AM
133	less in home support	7/21/2019 10:51 PM
134	NA	7/21/2019 10:42 PM
135	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 6:43 PM
136	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 8:51 PM
137	It hasn't been affected at all.	7/20/2019 2:57 PM
138	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 12:07 PM

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139	We have funding for playground and cannot insure it	7/19/2019 8:23 PM
140	Very difficult to cater for some Childrens activities where climbing or playing outside is involved	7/19/2019 5:25 PM
141	diversion of funds raised towards insurance at the expense of other activities.	7/19/2019 12:52 PM
142	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 11:23 AM
143	Litter picks on N roads and landscaping projects	7/19/2019 11:18 AM
144	None so far	7/19/2019 10:48 AM
145	Increased spending on insurance means that there is less money within the group to run activities/events	7/19/2019 10:22 AM
146	N/A	7/19/2019 8:04 AM
147	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 12:32 AM
148	Holding a Regatta Day	7/19/2019 12:27 AM
149	We don't have insurance as a Residents Association	7/18/2019 10:41 PM
150	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 6:59 PM
151	Fund raising keeping our playground running correct under inspection regulations and standards	7/18/2019 6:56 PM
152	Increase to Childcare Fees to meet the costs	7/18/2019 6:12 PM
153	We stopped to organise big festival that we were organising for 4years due to lack of funds to cover the Insurance	7/18/2019 5:37 PM
154	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 3:35 PM
155	Contributes to the organisations overall deficit	7/18/2019 12:52 PM
156	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 11:13 AM
157	We now have to fundraise more often	7/18/2019 11:08 AM
158	None as a Parents Association we haven't been affected yet	7/18/2019 10:37 AM
159	impacts activity projects and runign costs we want to do in the area	7/18/2019 8:19 AM
160	N/a	7/18/2019 8:18 AM
161	Insurance costs have remained the same	7/18/2019 12:19 AM
162	One claim and we cease to exist -full stop	7/17/2019 11:13 PM
163	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 10:43 PM
164	none	7/17/2019 10:37 PM
165	none	7/17/2019 10:36 PM
166	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 10:35 PM
167	Group members are afraid of becoming actively involved any more	7/17/2019 10:35 PM
168	Fundraising must cover insurance costs	7/17/2019 10:19 PM
169	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 9:34 PM

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170	no	7/17/2019 8:51 PM
171	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 all 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 8:21 PM
172	no affect as yet as we are a Tidy Towns group	7/17/2019 7:22 PM
173	no	7/17/2019 7:08 PM
174	As a Special Olympics Local Club we are under the Head Office Plan therefore protected from extreme rise in costs.	7/17/2019 5:22 PM
175	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 costs	7/17/2019 4:22 PM
176	extreme care taken with all tasks to avoid accidents	7/17/2019 4:16 PM
177	Do not have insurance	7/17/2019 3:30 PM
178	Have to had to limit the number of fundraising events held annually	7/17/2019 3:29 PM
179	We had to stop having fire dancers at our event	7/17/2019 3:22 PM
180	less events and more costly to run	7/17/2019 3:19 PM
181	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 3:16 PM
182	n/a	7/17/2019 3:16 PM
183	to pay increased insurance rates, we have to make cut backs in other services	7/17/2019 1:36 PM
184	We can't upgrade our premises or course	7/17/2019 12:07 PM
185	no change in our activities	7/16/2019 8:34 PM
186	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 7:02 PM
187	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 5:05 PM
188	No	7/16/2019 4:02 PM
189	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 1:53 PM
190	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 12:17 PM
191	N/a	7/16/2019 11:08 AM
192	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 10:56 AM
193	We have had to limit the number of times we organise litter-picks and maintenance of flowers/shrubs	7/16/2019 9:40 AM

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194	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 2:11 AM
195	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 10:34 PM
196	More fundraising has to be done - less funds for core projects	7/15/2019 6:06 PM
197	Could not afford to run annual event	7/15/2019 5:08 PM
198	We have had to curtail involvement with community projects.	7/15/2019 4:20 PM
199	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 4:11 PM
200	N/A	7/15/2019 12:29 PM
201	Groups afraid to organise extra activities	7/15/2019 9:57 AM
202	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 10:46 PM
203	We have had to limit the number of activities that take place at our site	7/14/2019 9:45 PM
204	Unable to invest in more equipment to allow moremember to join	7/14/2019 1:46 PM
205	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 2:49 PM
206	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 5:04 PM
207	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 3:07 PM
208	ljnkdfsjngkjdsnkjgjni	7/12/2019 1:38 PM
209	Impacts on other costs e.g. rent, staff costs etc.,	7/12/2019 10:44 AM
210	Restricted in some activities	7/12/2019 10:23 AM
211	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 9:57 AM
212	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 9:43 AM
213	Insurance paid by National Body	7/11/2019 7:07 PM
214	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 4:42 PM
215	Curtailed services which has delayed support and caused hardship	7/11/2019 12:37 PM
216	It limits our location and activity times	7/11/2019 11:27 AM
217	No	7/11/2019 9:50 AM
218	Trying to afford the insurance is leaving us with very little money for other activities	7/10/2019 2:35 PM
219	Our funding raising is now going to clover cost of insurance.	7/10/2019 11:44 AM
220	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 11:38 AM
221	Insurance is a top priority which must be paid similar to light and heat	7/10/2019 10:38 AM
222	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 9:42 AM
223	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 12:46 AM
224	Not able to organise further activity	7/9/2019 10:04 PM

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225	Cost of cutting grass/limited festival	7/9/2019 5:54 PM
226	We are unable to purchase a lawnmower at present as the cost of insuring it is not realistic	7/9/2019 4:46 PM
227	We can only cover ride on lawn mower use had to cancel public liability as to expensive	7/9/2019 4:01 PM
228	we find it is hard to fund raise	7/9/2019 3:20 PM
229	None	7/9/2019 11:22 AM
230	We are a tidy village group and run a BBQ as our fundraiser. The tising costs of insurance is eating in to our costs	7/9/2019 11:04 AM
231	None	7/9/2019 10:37 AM
232	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 10:25 AM
233	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 9:12 PM
234	We would run out outdoor events, but now have to keep everything indoors.	7/8/2019 7:06 PM
235	We have had a large number of children withdraw from activities as parents cannot afford fees.	7/8/2019 5:00 PM
236	hosting any events, always now requires you to look at insurance cost before anything else and generally it is prohibative, even if it is not a fundraiser but a sort of community event.	7/8/2019 4:57 PM
237	creating community events, reporting from community events	7/8/2019 4:50 PM
238	We have to fund raise to cover rising costs	7/8/2019 4:24 PM
239	n/a	7/8/2019 4:05 PM
240	Increased need for fundraising to meet cost	7/8/2019 4:04 PM
241	building not up to spec on rising security standards (locks alarms cameras)	7/8/2019 1:52 PM
242	we only use venues that have their own insurance such as cafes	7/8/2019 1:35 PM
243	Limit on number of outings we can organise	7/8/2019 1:23 PM
244	We cancelled the insurance altogether . We have organised a few undethe umbrella of the Irish United Nations Veterans Association. s many event's this year	7/8/2019 1:14 PM
245	Money is taken from other potential projects to fund the insurance	7/8/2019 12:54 PM
246	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 12:50 PM
247	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 10:49 AM
248	we have stoped running road races, as afraid of claims	7/8/2019 10:46 AM
249	New projects unlikely to be undertaken due to insurance fears. Not just costs but unquantifiable risks.	7/8/2019 8:33 AM
250	It's putting in thought if we can continue festival	7/8/2019 3:44 AM
251	No	7/8/2019 1:15 AM
252	Not affected	7/7/2019 9:33 PM
253	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 7:26 PM
254	Na	7/7/2019 6:38 PM
255	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 2:37 PM

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256	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 9:21 PM
257	No impact	7/6/2019 1:04 PM
258	Unable to host community events due to fear of litigation and inability to secure insurance cover due to prohibitive cost	7/5/2019 11:17 PM
259	The cost of insurance reduces our funding for future expansion	7/5/2019 10:51 PM
260	None so far	7/5/2019 7:45 PM
261	Money raised has had to be spent on insurance premium rather than on community events	7/5/2019 6:39 PM
262	rising costs of insurance has resulted in our organisation having to cut back on various training offered within the local community	7/5/2019 12:51 PM
263	The additional costs required for events ... these are costs on top of the annual premium	7/5/2019 12:19 PM
264	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 11:48 AM
265	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 11:27 AM
266	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 10:57 AM
267	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 10:34 AM
268	We cannot exist without insurance so other important things get put on the long finger...	7/5/2019 10:31 AM
269	Insurance now required by parish hall for AGM	7/5/2019 10:28 AM
270	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 10:24 AM
271	we reach less young people	7/5/2019 10:23 AM
272	Due to increase in Insurance this money is taken from Project Costs. Therefore less money in the budget.	7/5/2019 10:13 AM
273	WE HAD TO CUT BACK ON INFORMATION TO OUR COMMUNITY	7/5/2019 10:11 AM
274	We cannot do some outdoor and some youth activities	7/5/2019 10:11 AM
275	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 9:49 AM
276	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 9:49 AM
277	Just takes more time to find money to pay the premiums that would have been used for being with community	7/5/2019 8:38 AM
278	We have had to cut back on expenditure for Tidy Towns activities.	7/5/2019 8:28 AM
279	Our insurance costs have risen very slightly over the past years but this has not impacted on our activities	7/5/2019 8:19 AM
280	Working on hights cannot clean its over 15ft high	7/4/2019 11:00 PM
281	We're not effected yet,as First Responders	7/4/2019 10:19 PM
282	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 9:14 PM

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283	It has affected our capacity to organize kids sporting events.	7/4/2019 9:09 PM
284	higher membership fees	7/4/2019 9:02 PM
285	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 8:04 PM
286	it hasnt really affected us. its very high though. €3500PA	7/4/2019 7:50 PM
287	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 7:38 PM
288	it has curtailed some improvements to premises	7/4/2019 7:32 PM
289	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 6:48 PM
290	We had to close down a skate park	7/4/2019 6:31 PM
291	No, thankful our group is at its begins. However we fear that we will become affect by insurance hikes.	7/4/2019 6:22 PM
292	We ran some water based activities and had to stop because of insurance company excluded them	7/4/2019 6:14 PM
293	Reduced money to spend on core activities	7/4/2019 5:31 PM
294	Events have been cancelled	7/4/2019 5:03 PM
295	We can't afford the insurance, so no events occur within our estate	7/4/2019 4:53 PM
296	No funds/grants help with insurance. We have to fund ourselves. Extra work.	7/4/2019 4:20 PM
297	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 4:20 PM
298	We reduced the number of meetings and events to make the insurance cost manageable	7/4/2019 3:24 PM
299	outdoor activities and fundraising events	7/4/2019 2:37 PM
300	Reduced number and type of events	7/4/2019 2:36 PM
301	less activity	7/4/2019 2:23 PM
302	TUS workers now require extra insurance of €200 per person	7/4/2019 2:03 PM
303	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 1:54 PM
304	High annual premium and additional insurance costs when we perform in various venues	7/4/2019 1:19 PM
305	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 1:03 PM
306	when using equipment entails more insurance	7/4/2019 12:41 PM
307	We are 100% voluntary group. Who rely on fundraising to fund our activties 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 12:12 PM
308	Not affected us	7/4/2019 12:08 PM
309	We cannot use the Centre for other activities or groups	7/4/2019 11:53 AM
310	Fewer social outings	7/4/2019 11:35 AM
311	We have had to run additional fundraising activities	7/4/2019 11:13 AM
312	reduced clean-ups of estate	7/4/2019 11:08 AM

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313	we have stopped allowing bouncy castles indoors due to insurance costs	7/4/2019 11:06 AM
314	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 10:59 AM
315	Had to use all of our community grants plus fundraising to pay insurance	7/4/2019 10:54 AM
316	none at present	7/4/2019 10:06 AM
317	Relatively new Group - no problems yet with Insurance cover	7/4/2019 9:40 AM
318	Not at all, yet	7/4/2019 9:37 AM
319	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 9:10 AM
320	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 10:59 PM
321	To date it hasn't impacted.	7/3/2019 10:45 PM
322	Every aspect of community activities are affected by insurance costs increases - meeting room hire, playground cover, transportation	7/3/2019 10:36 PM
323	We have increased our prices for various activities	7/3/2019 10:07 PM
324	Reduce to numbr of art and craft workshops,limits the things that can be made	7/3/2019 9:34 PM
325	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 8:55 PM
326	insurance is one of the biggest expense and is crippling us	7/3/2019 7:26 PM
327	Just some of social dancing and discos not possible	7/3/2019 6:18 PM
328	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 5:46 PM
329	We have had to stop some groups espically youth and community events	7/3/2019 5:38 PM
330	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 5:15 PM
331	Had to restructure how we collect member fees	7/3/2019 4:45 PM
332	We are a non profit organisation hence we need to organise extra activities to raise money to pay for our overheads	7/3/2019 4:29 PM
333	none specifically	7/3/2019 4:01 PM
334	Yes it has impacted the types of maintenance activities we can undertake and the running of community events.	7/3/2019 3:46 PM
335	Any interaction with the public is curtailed for fear of an accident claim	7/3/2019 3:38 PM
336	They have not been affected	7/3/2019 2:46 PM
337	MAJOR SPEND ON BUDGET	7/3/2019 2:03 PM
338	not really	7/3/2019 1:34 PM
339	We have to hold shop door collections specifically for insurance costs , which is a very difficult sell !	7/3/2019 1:27 PM
340	All active retirement groups affiliated to ARNI have a group public liability policy built into their membership fees	7/3/2019 1:26 PM
341	we couldn't our pcommunity playground due to the cost of the insurance	7/3/2019 1:13 PM
342	No longer doing community family day.	7/3/2019 12:41 PM
343	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 11:55 AM
344	We have had to fund raise for insurance costs as no funding is available to cover this	7/3/2019 11:45 AM

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345	N/A	7/3/2019 11:30 AM
346	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 11:07 AM
347	Necessity to fund raise more	7/3/2019 10:44 AM
348	ours is 2 day only insurance. difficult enough to get cover	7/3/2019 10:06 AM
349	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 10:02 AM
350	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 9:20 AM
351	Less boxing shows & new programs to encourage kids to join the club	7/3/2019 8:36 AM
352	additional activities lead to additional insurance costs	7/3/2019 8:19 AM
353	We have had to run two fund raising events per year to meet our insurance costs alone.	7/3/2019 8:01 AM
354	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 12:23 AM
355	When we fundraise it now goes to cover the insurance instead of been used to improve our facility	7/2/2019 10:47 PM
356	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 6:48 PM
357	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 6:19 PM
358	We need to go back to the members sooner than expected for more funds	7/2/2019 5:54 PM
359	Increased membership premiums probably impact on numbers joining	7/2/2019 3:22 PM
360	Have to fundraise a lot more	7/2/2019 2:35 PM
361	Our core activities have remained the same. It is the difficulty in funding the insurance is the issue	7/2/2019 2:28 PM
362	We have had to raise more money	7/2/2019 2:27 PM
363	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 2:17 PM
364	Car ins.public liability. Sports activities	7/2/2019 2:12 PM
365	It hasn't really as we have a block insurance policy with our national organisation.	7/2/2019 1:57 PM
366	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 1:40 PM
367	You are continually fundraising to cover cost and development is suffering	7/2/2019 1:36 PM
368	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 1:05 PM
369	We eventually moved to BHP brokers and saved hundreds	7/2/2019 12:47 PM
370	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 12:39 PM
371	We had to cancel certain events and also our sustainability is in jeopropdy due to the costs of insurance	7/2/2019 12:27 PM
372	the cost of insurance is now prohibitive	7/2/2019 12:17 PM
373	when we bring n Students from abroad to stay with us for camps	7/2/2019 12:09 PM
374	Our main fundraising event Reign of Terror failed to get insurance in 2018 and in 2019	7/2/2019 11:47 AM
375	Reduction of life skills & Recreation activities	7/2/2019 9:49 AM

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376	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 9:46 AM
377	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 9:42 AM
378	Not affected	7/2/2019 8:53 AM
379	N/A first year	7/2/2019 7:40 AM
380	No insurance	7/2/2019 1:44 AM
381	More a concern to volunteers (mentors) that they may have to fundraise, which is not why they volunteer.	7/2/2019 12:16 AM
382	Cannot develop play ground which grant got for	7/1/2019 11:44 PM
383	We were unable to stage our yearly History Festival in 2019	7/1/2019 11:43 PM
384	we are an umbrella 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 10:58 PM
385	No impact to date but will be a factor going forward if costs escalate	7/1/2019 10:52 PM
386	We as a group affiliated to Active Retirement have had no problem with Insurance	7/1/2019 10:52 PM
387	No	7/1/2019 10:04 PM
388	Bowls club only started up last oct, so an increase hasn't hit yet!	7/1/2019 10:00 PM
389	We may have to raise membership costs	7/1/2019 9:12 PM
390	Membership costs have risen, more fundraising is needed	7/1/2019 8:44 PM
391	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 8:38 PM
392	demotivating so much money goes towards insurance as all the work is voluntary by committee members	7/1/2019 8:31 PM
393	no	7/1/2019 7:59 PM
394	high cost of our insurance means we have less money to spend in community	7/1/2019 7:49 PM
395	not really, just have to pay out of funds	7/1/2019 7:02 PM
396	May have to charge for a community service.	7/1/2019 6:39 PM
397	No	7/1/2019 6:33 PM
398	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 6:28 PM
399	No	7/1/2019 5:59 PM
400	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 5:54 PM
401	yes	7/1/2019 5:52 PM
402	We dont have an insurance requirement.	7/1/2019 5:21 PM
403	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 5:16 PM
404	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 5:16 PM
405	Organising Festivals	7/1/2019 5:12 PM
406	Raising funds to pay ever increasing insurance premiums, greatly reduces our ability to raise funds for other projects	7/1/2019 5:08 PM
407	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 4:56 PM

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408	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 4:41 PM
409	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 4:36 PM
410	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 4:34 PM
411	Monies used for increased insurance costs could have been spent on other projects	7/1/2019 4:28 PM
412	We have not renewed agreements in 3 cases here that were to benefit mature people	7/1/2019 4:14 PM
413	It limits activities we can run.	7/1/2019 4:13 PM
414	na	7/1/2019 4:11 PM
415	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 4:08 PM
416	No	7/1/2019 4:08 PM
417	No	7/1/2019 4:07 PM
418	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 4:06 PM
419	Not yet but it is high likely.	7/1/2019 4:04 PM
420	The cost to insure one Tus worker is €485	7/1/2019 3:00 PM
421	Money spent on unsurance reduces monies available to charities	7/1/2019 2:56 PM
422	no	7/1/2019 2:50 PM
423	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 2:50 PM
424	Cut down on the number of classes	7/1/2019 2:50 PM
425	Reduced budgets for awareness raising of the service	7/1/2019 2:48 PM
426	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 2:39 PM
427	By holding our membership under 140 people	7/1/2019 2:37 PM
428	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 2:35 PM
429	It stops us doing work out side the shed and restricts what we can make and what tools we can use	7/1/2019 2:14 PM
430	Just increase in premiums	7/1/2019 1:10 PM
431	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 1:00 PM
432	We have had to reduce the number of teams from 27 to 19 as under 20 reduced our insurance premium	7/1/2019 12:50 PM
433	NA	7/1/2019 12:19 PM
434	we have not been affected	7/1/2019 11:00 AM

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435	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 10:36 AM
436	WORKING TO A BUDGET SO THEREFORE IF INSURANCE IS A HIGH FACTOR, ALL OTHER SUPPORT COSTS MUST DECREASE	7/1/2019 10:34 AM
437	Stop access to different parts of our centre. Limit events we are running.	7/1/2019 9:36 AM
438	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 8:42 AM
439	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 11:45 AM
440	N/a	6/30/2019 11:14 AM
441	we have had to divert funds to pay the extra premium costs which could have been used for community projects etc	6/29/2019 9:18 PM
442	Not Really We are most carefull whwt we do	6/29/2019 8:54 PM
443	requiring additional insurance for public events such as concerts	6/29/2019 8:12 PM
444	We are spending money on insurance rather than purchasing some replacement equipment	6/29/2019 11:49 AM
445	Insurance makes not take some activities we done in the past	6/29/2019 7:30 AM
446	less money for maintenance,upkeep &decoration	6/28/2019 11:08 PM
447	None	6/28/2019 10:36 PM
448	unable to perform at public venues	6/28/2019 10:31 PM
449	It has put an extra burden on our limited resources	6/28/2019 9:30 PM
450	cost of christmas lights. tidy towns, office costs, events	6/28/2019 8:58 PM
451	Not being able to invest in new equipment	6/28/2019 8:43 PM
452	Difficulty in recruiting sport qualified volunteers is more of a challenge.	6/28/2019 8:26 PM
453	not really we just small group	6/28/2019 5:48 PM
454	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 5:43 PM
455	fortunately, we have a steady situation since 2010	6/28/2019 4:24 PM
456	Galway city council pays our insurance but if this stops we would have to find other source of funding	6/28/2019 3:59 PM
457	n/a. Insurance cost is a small portion of our overall expenditure	6/28/2019 3:26 PM
458	No, because we have only just started as a charity	6/28/2019 2:44 PM
459	Outside groups requiring their own insurance limits access to Centres	6/28/2019 2:39 PM
460	We cannot afford to organise public events in the community as the policy would increase	6/28/2019 2:20 PM
461	no rise so no negative effect	6/28/2019 2:02 PM
462	None as yet	6/28/2019 12:50 PM
463	The insuranve cost has impacted on our activities, the equipment we can buy and also on drop in services	6/28/2019 12:47 PM
464	None	6/28/2019 12:43 PM
465	Rising insurance costs have lead 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 12:12 PM
466	Because our insurance is covered by ICA nationally it dosent really effect us but we are very much aware of implications when thinking of organising events	6/28/2019 10:45 AM

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467	Our insurance company covers a lot of our activities	6/28/2019 10:44 AM
468	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 10:34 AM
469	Only one company will quote for insurance for community bus	6/28/2019 10:28 AM
470	The ability to invest in other activities due to cash flow	6/28/2019 10:21 AM
471	Increased membership fees making it prohibitave for many to join or rejoin. It has reduced our ability to fund and organise other activities for members.	6/28/2019 8:50 AM
472	We run a community and care of the elderly facility. Insurance costs and red tape has greatly effected the type of fundraising activities we can do	6/28/2019 8:33 AM
473	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 8:26 AM
474	Less amenities for kids	6/28/2019 7:05 AM
475	We confine our activities to our own buildings as we find it is difficult to find venues at a reasonalbe cost willing to hire out to us	6/28/2019 4:58 AM
476	The more we have to spend on insurance the less we can allocate to events /activities	6/28/2019 1:39 AM
477	Not affected as insurance costs are not relevant to our community group.	6/27/2019 11:38 PM
478	One event had a budget of EUR300 insurance cover was EUR210	6/27/2019 10:58 PM
479	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 10:49 PM
480	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 10:11 PM
481	No	6/27/2019 9:56 PM
482	Needing to have Public Liability Insurance for all our activities whether fund raising or offering services in the community	6/27/2019 9:48 PM
483	Can't buy enough equipment so have to limit access	6/27/2019 9:47 PM
484	As we are a small parish group we are fundraising to pay the insurance hike rather then passing it on to families.	6/27/2019 9:46 PM
485	Less activities taking place	6/27/2019 9:42 PM
486	It affects the amount of work we can do how many can be involved.	6/27/2019 8:21 PM
487	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 7:52 PM
488	cannot insure our lawnmower anymore	6/27/2019 7:45 PM
489	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 7:22 PM
490	N/a	6/27/2019 7:17 PM
491	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 6:48 PM
492	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 5:16 PM
493	We haven't been affected to date, but this could change if costs keep rising	6/27/2019 4:33 PM
494	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 4:19 PM

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495	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 4:17 PM
496	Not Applicable as insurance cost has not risen.	6/27/2019 4:14 PM
497	no	6/27/2019 3:41 PM
498	We've had to cancel programmes we couldn't afford.	6/27/2019 3:20 PM
499	Can no longer work along roadways, cannot sponsor certain types of community events or fundraising	6/27/2019 3:19 PM
500	our insurance costs €5825 for 2019 (increase your categories!)	6/27/2019 3:09 PM
501	NA	6/27/2019 3:09 PM
502	Running a practical event workshop is like impossible and this has had huge impact on people who benefit on this in the past	6/27/2019 3:05 PM
503	Our insurance takes almost our entire funds leaving little for anything else	6/27/2019 3:00 PM
504	T	6/27/2019 2:49 PM
505	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 2:44 PM
506	We are community first responders and any money is voluntary and we are volunteers helping those who need help	6/27/2019 2:42 PM
507	Cannot proceed with work on the ground due to the lack of adequate insurance	6/27/2019 2:33 PM
508	We have had to cut underage teams from 26 to 18	6/27/2019 2:25 PM
509	None	6/27/2019 2:23 PM
510	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 2:16 PM
511	Complexity of cover required for a relatively straightforward event	6/27/2019 2:14 PM
512	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 2:06 PM
513	Less revenue to invest in sports equipment for juvenile players	6/27/2019 2:03 PM
514	Training and team preparations	6/27/2019 2:00 PM
515	Less funding to provide activities for our events	6/27/2019 1:57 PM
516	Activities with children are very costly	6/27/2019 1:55 PM
517	up to now we did not have any or very little increase but our renewal is in september	6/27/2019 1:52 PM
518	Our insurance has not increased	6/27/2019 1:50 PM
519	Higher premiums year on year are affecting our capacity to afford kits for the kids.	6/27/2019 1:38 PM
520	Stop use of our facilities to non members	6/27/2019 1:35 PM
521	n/a	6/27/2019 12:19 PM
522	we have a local community public park with play facilities for children outdoor gym and all weather tennis and basketball 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 12:15 PM
523	Education to schools about consent	6/27/2019 11:50 AM

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524	We have had to curtail the type of event to keep in line with our insurance	6/27/2019 11:38 AM
525	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 11:36 AM
526	Fund day restricted due to type of activity we can cover	6/27/2019 11:08 AM
527	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 10:55 AM
528	We changed insurance provider. We were restrict in actins we could undertake	6/27/2019 10:46 AM
529	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 10:36 AM
530	Resident assoc are limited in services they provide by insurance costs.	6/27/2019 10:33 AM
531	Reduced outings and therefore decrease in social inclusion	6/27/2019 9:39 AM
532	The increase was less than €100 per year and our funding is in excess of €150k - no real impact.	6/27/2019 9:38 AM
533	Its Hard trying to get in fumds to pay for Insursnce etc, rater than they rising the costs	6/27/2019 9:34 AM
534	Services reduced by more that 50% to reduce insurance costs	6/27/2019 9:14 AM
535	Reduction in our capital spending to cover insurance	6/27/2019 8:47 AM
536	Canceled events	6/27/2019 8:41 AM
537	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 8:02 AM
538	Raise money towards the building we use allowing insurance costs means we give less	6/27/2019 7:44 AM
539	less events	6/27/2019 7:32 AM
540	Street fest activities	6/27/2019 6:35 AM
541	Trying to pay for other equipment etc is hard	6/27/2019 6:05 AM
542	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 3:06 AM
543	Delay in training volunteers	6/27/2019 2:21 AM
544	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 12:39 AM
545	We have had to curtail many of our extra Art Trips/Courses for both our Junior Artists and our Adult Artists	6/26/2019 11:28 PM
546	For 2 years we couldnt afford insuranceso when having events had to linkin with another groups insurance. Unfortunately that stopped too	6/26/2019 11:19 PM
547	Our choir for people with special needs is in danger of collapsing as our funds are very small	6/26/2019 11:03 PM
548	Less fundraising events	6/26/2019 10:42 PM
549	We cannot host children's parties which is a big loss for children in the area	6/26/2019 10:39 PM
550	Insurance is more expensive as we currently have 2 prefabs to insure aswell	6/26/2019 10:03 PM
551	We cannot afford to carry out the same activities as before	6/26/2019 10:00 PM
552	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 9:54 PM
553	Extra money from residents to cover	6/26/2019 9:54 PM
554	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 9:43 PM

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555	Haven't changed our core activities but have considered increasing membership costs to defray rising insurance costs	6/26/2019 9:35 PM
556	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 9:22 PM
557	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 8:58 PM
558	Reduction in membership and increased fundraising efforts to offset rising costs in an effort to keep family costs down.	6/26/2019 8:43 PM
559	We always have to have the money there and can't spend it on equipment for the group	6/26/2019 8:32 PM
560	N/A	6/26/2019 8:24 PM
561	Not Applicable	6/26/2019 7:58 PM
562	Not really but asked to follow regulation in not climbing to great heights etc	6/26/2019 7:49 PM
563	Premium surcharges for one-off events have caused us not to run some events, and to curtail others.	6/26/2019 7:33 PM
564	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 7:17 PM
565	Less events on site.	6/26/2019 7:12 PM
566	We are considering terminating our activities and not renewing our insurance when it comes for renewal	6/26/2019 7:10 PM
567	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 6:50 PM
568	Our insurance has not increased	6/26/2019 6:50 PM
569	This is our first year .	6/26/2019 6:43 PM
570	Have had to increase membership fees	6/26/2019 6:27 PM
571	Increase meant an increase in membership which in turn reduced amount of girls registering	6/26/2019 6:20 PM
572	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 6:18 PM
573	The price of parties may need to be increased	6/26/2019 6:14 PM
574	Getting cover for fundraising functions and community events	6/26/2019 6:11 PM
575	N/A	6/26/2019 6:06 PM
576	Certain events cannot be included in the programme and disclaimers need to be signed by people participating in some water events.	6/26/2019 5:57 PM
577	People can't afford to pay the membership to cover the increase so staying away	6/26/2019 5:54 PM
578	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 5:34 PM
579	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 5:32 PM
580	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 5:28 PM

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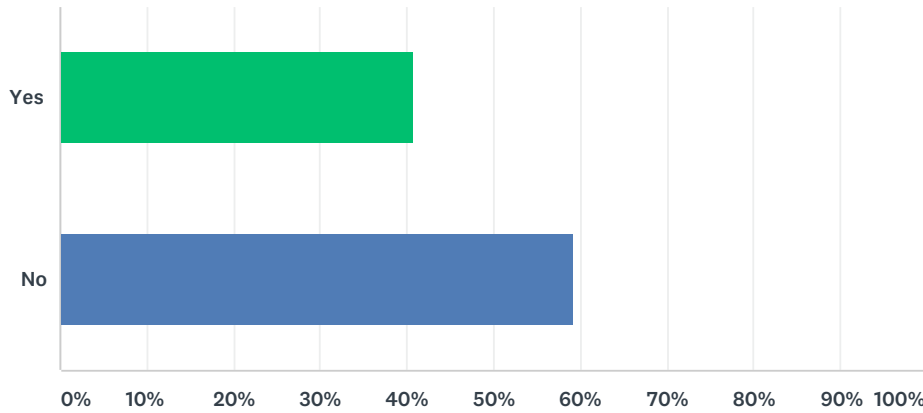
581	Not applicable. Costs have risen to cover public liability of having clean up days.	6/26/2019 5:23 PM
582	Reduction in other direct services	6/26/2019 5:23 PM
583	Reduced access and reduced activities	6/26/2019 5:22 PM
584	Public liability insurance rate gone very high over the last few years	6/26/2019 5:15 PM
585	every rise in any cost affects our social enterprise	6/26/2019 5:10 PM
586	Higher insurance means less planting / painting for tidy towns effort. Also means you are continously begging for money from the community.	6/26/2019 4:57 PM
587	We have never needed to take out insurance	6/26/2019 4:55 PM
588	No	6/26/2019 4:55 PM
589	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 4:54 PM
590	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 4:52 PM
591	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 4:48 PM
592	Less trips away and community coffee morning g cancelled	6/26/2019 4:45 PM
593	Not fully up and running yet so hard to say	6/26/2019 4:41 PM
594	reduced capital for community expenditure	6/26/2019 4:40 PM
595	We have a group of men who would like to do more but insurance costs ar 2 high	6/26/2019 4:39 PM
596	Our group are mainly pensioners and increasing insurance costs would affect their means of joining	6/26/2019 4:28 PM
597	core funding to our group has being reduced and has affected our running costs and activities.	6/26/2019 4:26 PM
598	Finding space to rent that is ground floor. Access and people with a range of impairments e.g. mobility, sighty offers challeges in accommodation of their needs and risks attached.	6/26/2019 4:26 PM
599	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 4:22 PM
600	we previously ran fundraisers that involved bouncy castles / challenges etc and have been told that we cannot insure them any more.	6/26/2019 4:21 PM
601	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 3:25 PM
602	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 3:21 PM
603	Less Funds to deliver services	6/26/2019 2:18 PM
604	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 2:14 PM
605	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 1:15 PM
606	The expense of ins is preventing us using our income for betterment of members	6/26/2019 1:10 PM
607	We have had to dismember our menshed, our walking track time had to be changed to centre open hours only.	6/26/2019 12:57 PM

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608	We pay 3 types of insurance. 1. For the main complex 2. For the lawnmower and 3. For the bmx track.	6/26/2019 11:58 AM
609	No	6/26/2019 11:49 AM
610	we find ourselves in the position of charging more for room rental	6/26/2019 11:30 AM
611	Dropped crafts and woodwork.	6/26/2019 11:28 AM
612	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 11:15 AM
613	It means there is less money available to spend on club infrastructure or equipment	6/26/2019 10:49 AM
614	Reliance on small grants to assist our viability	6/26/2019 10:12 AM
615	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 10:03 AM
616	We have had to raise rents significantly, taking the chance of loosing business	6/26/2019 9:59 AM
617	we have to cut the material budget and manage our spending all year in order to meet insurance costs	6/26/2019 9:58 AM
618	N/A	6/26/2019 9:43 AM
619	Increased premium means less money spent on the upkeep of the area	6/26/2019 9:41 AM
620	Lack of funding for insurance means the programmes for the year are limited	6/26/2019 12:06 AM
621	Cancel certain activities	6/25/2019 9:29 PM
622	Financial shortage for other budgeted items	6/25/2019 2:15 PM
623	n/a	6/25/2019 1:32 PM
624	Lack of competition in the market ,makes us a easy target	6/25/2019 1:31 PM
625	Beekeepers insurance costs have risen steeply and the only affordable option is a UK based undertaker.	6/25/2019 1:26 PM
626	Simply put more insurance costs means less money for other activities	6/25/2019 1:04 PM
627	We had installed exercise machine for out door use the following year our insurance went from 250 euro to over 1000	6/25/2019 12:31 PM
628	Not able to buy materials, plants etc	6/25/2019 12:09 PM
629	We have had to reallocate what would have been training costs to insurance.	6/25/2019 11:35 AM
630	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 9:31 AM
631	not so far	6/24/2019 8:47 AM
632	Voluntary service reduce fundraising	6/23/2019 10:33 PM
633	No impact so far, but we are very concerned for the future.	6/22/2019 11:31 AM
634	Greater Fundraising effort required. Reduction in level of service provision	6/18/2019 12:53 PM
635	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	10/21/2018 11:44 PM
636	no have to do more fundarising to meet cost and funding for the invisible cost is much harder	10/18/2018 2:12 PM
637	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 12:41 PM

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

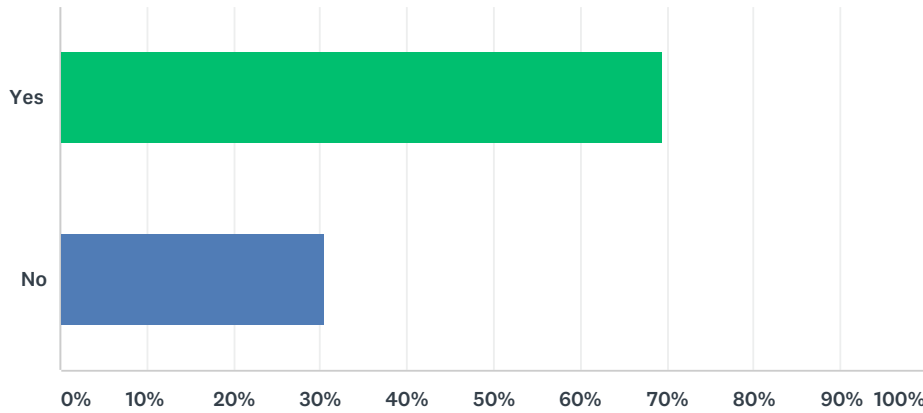
Answered: 748 Skipped: 23



ANSWER CHOICES	RESPONSES	
Yes	40.78%	305
No	59.22%	443
TOTAL		748

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

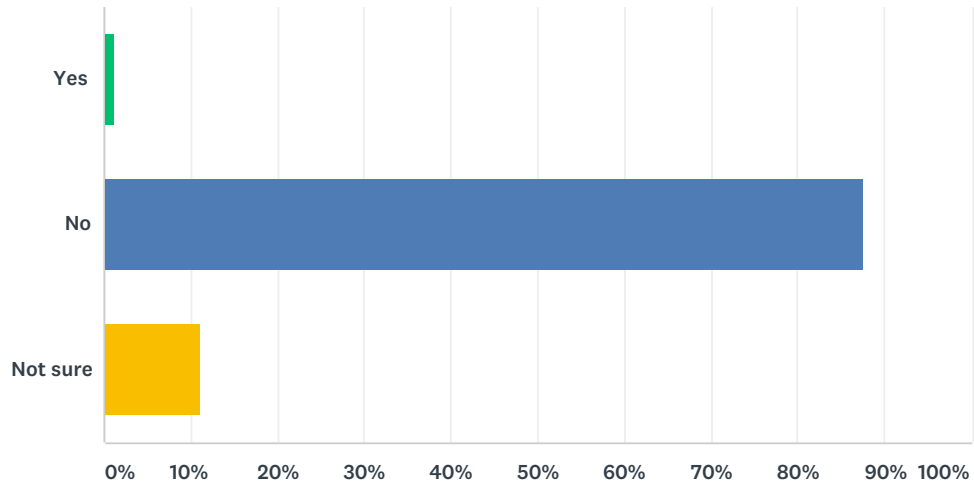
Answered: 649 Skipped: 122



ANSWER CHOICES	RESPONSES	
Yes	69.49%	451
No	30.51%	198
TOTAL		649

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

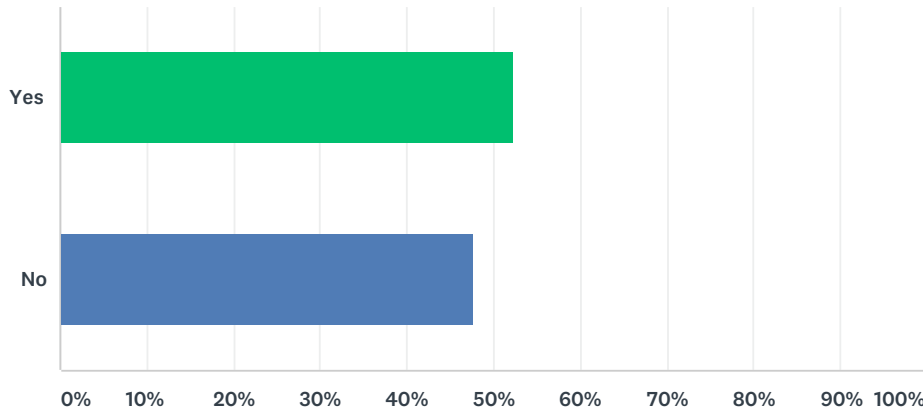
Answered: 749 Skipped: 22



ANSWER CHOICES	RESPONSES	
Yes	1.20%	9
No	87.72%	657
Not sure	11.08%	83
TOTAL		749

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

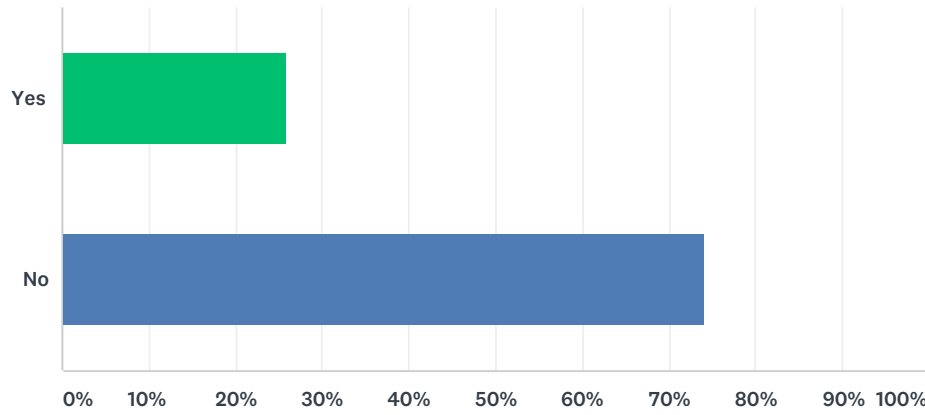
Answered: 746 Skipped: 25



ANSWER CHOICES	RESPONSES	
Yes	52.28%	390
No	47.72%	356
TOTAL		746

Q12 Does your group/organisation have any paid employees?

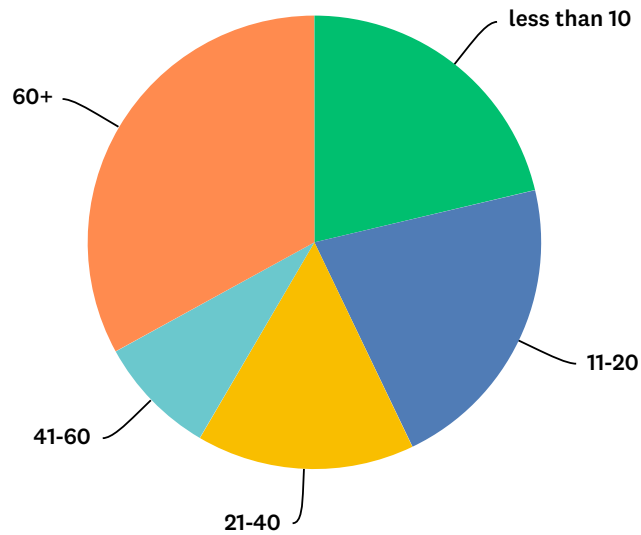
Answered: 746 Skipped: 25



ANSWER CHOICES	RESPONSES	
Yes	26.01%	194
No	73.99%	552
TOTAL		746

Q13 How many members does your group have?

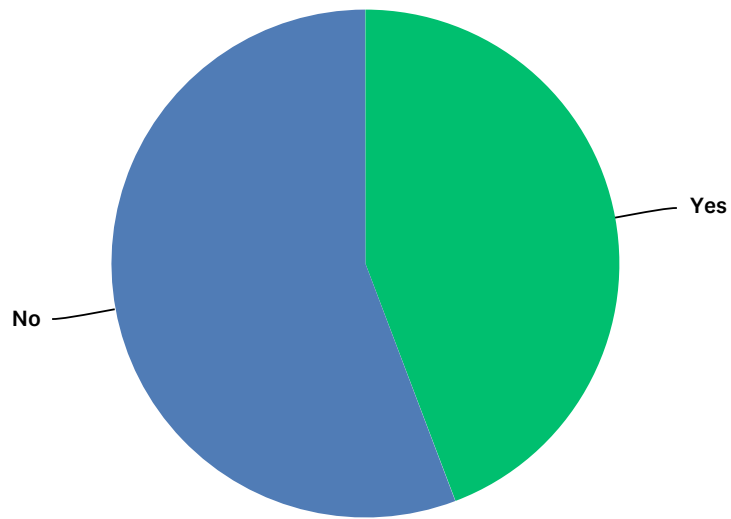
Answered: 746 Skipped: 25



ANSWER CHOICES	RESPONSES	
less than 10	21.31%	159
11-20	21.58%	161
21-40	15.55%	116
41-60	8.58%	64
60+	32.98%	246
TOTAL		746

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

Answered: 746 Skipped: 25



ANSWER CHOICES	RESPONSES	
Yes	44.24%	330
No	55.76%	416
TOTAL		746