## Insurance

As part of our work in assisting member choirs to deliver savings on items of current expenditure the Board of the Sing Ireland continue to approve the BHP Community Ltd t/a BHP Insurances insurance scheme which is available exclusively to members of Sing Ireland.

BHP is an Irish owned insurance broker, based in Dublin, specialising in the development of Group Insurance schemes for the Not-for Profit sector. BHP has developed a number of very successful Group Insurance schemes for other bodies in the sector including The Wheel, The Irish Council of Social Housing and The National Youth Council of Ireland. The Board of Sing Ireland is satisfied that the facility continues to deliver: Significant premium savings to all Sing Ireland members through combining our insurance purchasing power.

Comprehensive cover, with individual policies issued to all members catering for their specific insurance requirements. A dedicated contact point in BHP, immediate responses to any insurance related queries members may have, with a 24 hour turnaround of documentation. This bespoke insurance policy costs €150 per annum per individual choir and provides cover for all choir meetings, practices, performances\* & member to member liability cover with the following limits applying:

Public Liability 6,500,000 euro any one accident Employers Liability 13,000,000 euro any one accident.

Please Note: If your choir organise concerts\*\* as opposed to performance only, there will be an additional charge depending on the details of the concert(s).

## **Insurance**

Through supporting the Sing Ireland Insurance facility, you will be helping both your choir and all other Sing Ireland members to realise premium savings and we would actively encourage you to support this initiative which we believe is in all our best interests. At the same time, there is no obligation on any member to engage with this process.

\*A performance is deemed to be an event where a choir may be performing on stage at a particular venue. In such instances, the venue will have their own insurances in place for hosting such a performance and as such, the choir's liability cover will extend to same.

\*\*A concert is deemed to be an event that a choir will organise themselves and perhaps advertise for people to attend. These are the type of events that may incur an additional charge on the policy.

Contact BHP directly to avail of the discounted rate.

Email: info@bhpinsurance.ie Telephone 01 4277600.

