

# Appendix 1

## Guide to Setting Insurance level requirements routine low-to-medium-risk goods and services

The table below sets out the types of insurance and associated minimum indemnity limits and which should be considered/maintained for setting insurance level requirements for routine low-to-medium-risk goods and services.

Selection of insurance and limits should be based on a risk assessment of the services/goods provided. Further guidance for setting and checking insurance is available on SCA website:

<https://stateclaims.ie/learning-events/guidance-on-indemnity-and-insurance>.

Type of Insurance	Minimum Indemnity Limit
Employer's Liability	€12.7m any one claim or series of claims arising out of a single occurrence (if self-employed this is not necessary)
Public Liability	€6.5m any one claim or series of claims arising out of a single occurrence.

Other typical insurances contract dependent (non-exhaustive list)

Product Liability	€6.5m any one occurrence and in the aggregate per insurance year
Professional Indemnity	Risk assess based on potential damage and/or loss (refer to SCA guidance)
Cyber insurance	Risk assess based on potential damage and/or loss (refer to SCA guidance)

Once the relevant insurance documents are received, they should be reviewed to ensure they are appropriate. The third party may only provide an overview of cover in the form of a policy schedule and not provide the full insurance policy; however, the following should be confirmed:

- Scope/business description
- Name of insured
- Renewal date
- Limit of indemnity
- Territorial limits and jurisdiction
- Insurer authorisation
- Excess and inner limits
- Restrictions/conditions/warranties
- Sub-contractors and indemnity to principals clause (employers, public and product liability policies).

Please refer to SCA guidance for full details.