

THE OFFICIAL VOICE OF THE NORTHERN IRELAND FEDERATION OF CLUBS

Review Club

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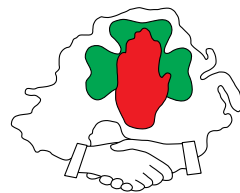
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Minutes of the executive meeting

Held in the H&W Welders FSC, Belfast,
on Saturday 8th December 2012



The Chairman opened the meeting, following which he invited the Secretary to read the minutes of the November meeting. The minutes were subsequently proposed and seconded by Tommy McMinn and Gerry Gallagher as a true record.

Correspondence relating to small business relief for a member club was discussed.

The Chairman, with an input by the PRO, provided an update on business and meetings which took place in the preceding month.

The Chairman clarified the position related to an issue raised at the previous executive meeting. Joe Patterson interceded to rightfully suggest that further meetings be arranged in a more private sitting. Although the facility provided was very much appreciated it was nevertheless an inappropriate setting in which to discuss confidential matters.

A discussion took place to clarify any ambiguity related to the PRO's position as a Federation Officer. Although this had been carried some time ago, the executive committee

thought it appropriate to further endorse his appointment as a fourth Federation officer. Following some discussion, and an important input by Joe Patterson on the subject, the matter was confirmed following a proposal by North West representative Gerry Gallagher and carried by the committee. I wish to confirm the expertise provided by the PRO through his personal commitment, and that of his business, in servicing the administrative needs of the Federation since inception, to the present day, as being invaluable. It should be remembered that included in the services he provides, he was instrumental in setting up the successful helpline facility and the Federation website, which is now so extensively used.

The Chairman raised the rates issue related to a member club. Correspondence forwarded to the rating authority was read to members. Details of a meeting with Brian McClure of the rating authority, attended by the Chairman, John Davidson and Federation officers, was provided.

Members may be aware of new licensing legislation which is unlikely to affect clubs. The said legislation relates to such things as 24 hour closure which essentially relates to where anti-social behaviour is, or is anticipated to be, a problem.

Sky TV was discussed with success related to a club receiving a substantially reduced monthly fee. It is possible that more competitive rates will

become available as Sky TV wish to increase those signing-up. However it is very much a case of wait and see at this stage. The PRO has been engaged with Sky Ireland's Adrian Fitzgerald who has promised to be in contact following his meetings with senior Sky officials at head office. The Treasurer provided a financial report which confirmed our current financial position. Following discussion, the report was proposed and seconded as a true record by County Armagh representative, Phillip Mallon, and Belfast representative, Tom McMinn.

It was suggested that contact be established with the Labour Relations Agency to arrange seminars for the Federation Executive Committee to update us on current and pending employment legislation.

With the Federation AGM approaching in March 2013, it was suggested that when membership renewals are being distributed, anyone wishing to raise an issue at the AGM should do so formally in writing to the Secretary at least three weeks prior to the meeting in order for the matter to be included on the agenda.

As there was no further business the meeting was closed with thanks being extended to the management of H&W Welders FSC for hosting the meeting and for inviting members to enjoy Christmas dinner.

Bob McGlone
Secretary



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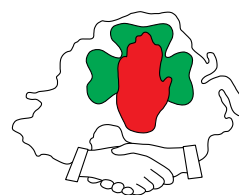
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Minutes of the executive meeting

Held in the West Belfast HPS, Belfast,
on Saturday 12th January 2013



The Chairman, John Davidson, opened the January meeting following which he invited the Secretary to read the minutes of the previous meeting in Harland & Wolff Welders FSC on 8th December 2012. The minutes were proposed and seconded by Gerry and Raymond Connor as a true record.

Joe Patterson asked if the labour relations issue mentioned in the previous minutes would be discussed later to which the Chairman confirmed that it would be included in today's meeting.

The Secretary, Bob McGlone, continued to cover correspondence which included enquiries from a number of clubs in respect of internal procedural matters. One such issue was covered when the Chairman interceded to explain the history attached. It is appreciated that those reading these minutes will not be aware of the club in question, but it is a matter which could affect a number of clubs. Members will appreciate that we have to be discreet and treat matters such as this as being confidential while at the same time highlighting the dangers of not following proper

procedures.

The matter of a club seeking advice on advertising their activities was covered in detail with information having been provided to the club official.

A lengthy discussion took place on PPL licensing to be introduced from April 2013. It was agreed that we explore this matter further to clarify what is considered to be public, against a background of not-for-profit organisations which are not public but private.

Continuing, the Chairman tabled the gaming legislation in respect of it being brought

into line with the UK. This was mindful of a recent query about jackpot machines, which in the UK benefit from higher payouts. Under Northern Ireland legislation, the jackpots are somewhat lower so it is important we clarify if this will come into line with UK legislation. Although they say Northern Ireland is being brought into line with the UK it seems this really means that some, but not all of the UK legislation, will apply here.

The complex matter of trustees was next on the agenda with the Chairman opening

continued on p4

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the debate to the executive committee. It is evident that varying opinions and perceptions exist as to their status against a background that they are appointed at the behest of a club's management committee, yet being viewed to some extent as being all powerful. Federation Treasurer, David Larmour, suggested we seek advice from the Federation's legal team.

Solar panels were discussed in some detail as we have received a response from our legal representative in regard to the contract details provided by 'HIS' Systems. The Chairman read out the detail of the solicitors detailed advice. Again, this touched on the involvement of trustees, so it is evident that with this coming up so often we need to fully address all aspects of the position of trustees in the interests of all clubs, particularly those we are currently engaged with. County Armagh delegate,

Philip Mallon, interceded to provide details of a company he has been in discussion with on this matter which, in his case, has highlighted a saving of 40%. It would seem they may be associated with 'HIS' so we will seek further clarification at a meeting, being arranged by the Chairman, with the company in the coming week.



The Executive Committee pictured with Hugh Stockman and Lisa Woodside of West Belfast HPS.

The PRO provided information on Sky TV in that their representative Ciaran Devine has left the company with a new appointment to be announced shortly, however, some issues with members have been efficiently settled satisfactorily by the company.

Continuing, the PRO provided details of a development with Stenaline and their desire to form an association with the registered club sector, to include, together with other benefits, a link on the Federation website. It is anticipated details will be rolled out shortly with a complete overview by the time of the Federation AGM in March.

A financial report was provided by the Treasurer which was

subsequently passed as a true record and proposed as such by Philip Mallon and seconded by Joe Patterson.

It was confirmed that the Labour Relations Agency will be arranging a series of workshops for the Federation in order to update us on current legislation.

Joe Patterson will of course be involved. Between now and 8th February would be desirable as Joe will be on

holiday from that date. His presence is important due to his expertise in labour relations issues.

This concluded the meeting following which the Chairman thanked Hugh Stockman of West Belfast HPS for hosting the meeting and for the hospitality provided.

Bob McGlone
Secretary
Northern Ireland
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Annual Dinner & Dance with ‘Mike Dennett & Chic’

King’s Hall, Belfast, 20th April

The 2013 Dinner and Dance will see a return visit by the fabulous Contrast Showband featuring the outstanding Janine Withers.

Past appearances by this popular band have been a resounding success and we are quite sure that this year will be no different.

Bass player and band leader, Richard McCleery, is a popular figure on the entertainment circuit which has included appearances at Belfast’s Waterfront Hall each Christmas in the now famous ‘do you come here often’ shows. An excellent performer in his own right, he knows the correct blend of old and new material to please all tastes.

As in all previous years, this major event in the club calendar will be held in the Member’s Rooms, King’s Hall, Belfast. The date for your diary this year is Saturday 20th April 2013. Letters are on their way

to club secretaries, which will include an initial allocation of four tickets.

Thankfully, through the assistance of our suppliers, we are again pleased to have retained ticket prices at only £25 which represents excellent value when one considers the meal and standard of entertainment provided.

Clubs wishing to obtain additional tickets are encouraged to make contact with the Federation via the helplines as soon as possible to avoid disappointment.

Blackpool legend, Mike Dennett and his sidekick Chic, are making a special visit to Northern Ireland especially for this major event in the club year.

Mike and Chic, also an attraction in Benidorm and recognised as one of the leading comedian ventriloquists in the UK and Europe, is an act not



to be missed and one we have been very fortunate to secure the services of.

When Mike and Chic appear one thing is certain, everyone will have a smile on their face. Mike is hilarious, providing a unique blend of comedy, ventriloquism and banter. Members of his audiences have been witnessed engaging in full conversation with Chic while Mike looks on as a bystander!

We encourage members to make a special effort to attend

this year to, once again, meet with fellow club members and trade guests alike.

An evening not to be missed!



Part timers and bank holidays

Part-time workers have the basic right not to be treated less favourably than a comparable full-time worker. This means that a part-time worker is entitled to the same paid holidays, on a pro rata basis, as a full-time worker.

Bank Holidays are not additional to the statutory paid leave under the Working Time Regulations. There is no statutory right to Bank holidays.

There are basically four possible approaches to resolving this:

- Let the part-time workers take all eight Bank Holidays regardless of the days of the week they work. If they don't work on days that the Bank Holidays fall, they get

given credit, often in the same week, so a 'Tuesday-to-Friday' four-day-worker would have the Tuesday of a Bank Holiday week off instead of the Monday. This may provoke complaints from full-time staff.

- Don't give them any at all. There is no statutory right to Bank Holidays. However, as well as being inherently unfair there would be a very high risk of a claim under the Regulations, or a claim of indirect sex discrimination on the basis that the requirement to work full-time is a condition which is more difficult for the majority of women to comply with than men if they are given to full-time workers.

- Provide paid leave on Bank Holidays when the holiday falls on their normal working day, but not if it does not. This is a big advantage for those who work on Mondays and a disadvantage for those who do not.
- Pro rata the Bank Holiday leave across the year, eg. a part-time worker who works three out of five days should therefore be entitled to receive three fifths of the Bank Holiday entitlement - 4.8 days, which would normally be rounded up to five. This is the approach previously recommended by the Department for Business, Enterprise and Regulatory Reform. The Government now believes that the increases in holiday

entitlement will make it easier for employers to calculate time off for Bank Holidays for part-time staff.

This article deals only with part-time workers who receive the basic statutory holiday entitlement under the Working Time Regulations.

Officially a Bank Holiday is a day when banks are entitled to close. The terms Bank Holiday and public holiday are often used interchangeably but Christmas Day and Good Friday are public holidays, not Bank Holidays. This is because they had been holidays for so long under common law that they weren't included when the original Bank Holiday Act was drawn up in 1871.

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Who is liable for the debts of a club?

Trustees/committee members/club members

Can a Trustee be personally liable for the debts of a Club?

If a Trustee has executed documents borrowing money from a Bank on behalf of a Club then the Trustee may well be sued by the Bank for recovery of the money if the loan is not repaid. Normally a Trustee has a right to be indemnified by the Club against any such claim but to be effective this right must be contained in the Club's constitution.

If the Club is insolvent and has no assets the indemnity from the Club is worthless. The Trustee would then have to look to the full members of the Club to indemnify him. This would cause practical difficulties, particularly if the Club is closed down, as tracing former members and then pursuing them would be a protracted and expensive exercise. Meanwhile the Bank could continue with its claim against the Trustee, obtain a judgment and proceed to bankrupt the Trustee.

It is therefore important that if Trustees are signing any agreement with a Bank on behalf of the Club, they should attempt to insert a clause limiting their liability. The clause should state that their liability is limited to the value of the assets of the Club in their hands and is not to exceed the value of those assets.

Can a Committee member be personally liable for the debts of a Club?

If officers of a Club have executed purchase or other contracts or loan agreements on behalf of a Club, they are likely

to be the named defendants if a supplier or a Bank has to issue proceedings. They too have a right of indemnity from the members of the Club but only if, (in the case of loan agreements) there are specific borrowing powers included in the Constitution and they have acted in accordance with those powers. Again, pursuing the members to pay their share of the debt is a protracted and expensive exercise.

In the normal course of a Club's business e.g. purchasing of stock and equipment, it would be difficult to get a supplier to agree to a clause limiting the liability of the Committee members but it would still be worthwhile for the Officers who sign such agreements to write to the suppliers concerned advising them that the liability of individual officers is limited to the value of the assets of the Club.

If the Committee have exceeded the borrowing limits, or if there is no power to borrow in the Constitution, they will not have a right of indemnity from the Club or the membership and they will be personally liable to repay money borrowed without specific written authority in the Constitution.

If there is no power to borrow money in the constitution, in order to legitimise borrowing, either the Constitution should be altered or alternatively a Special General Meeting should be called to obtain members' authority to borrow the specific amount involved on the terms being offered. This

will maintain the Committee member's right to be indemnified but the indemnity is only of value if the members can be traced and made to pay up in the event that there is a default on the loan. This cannot operate retrospectively to cover unauthorised borrowing which has already occurred.

Can a member be liable for the debts of a Club?

Ultimately the debts of a club are owed by all of its full members equally but the difficulty for Trustees and Officers is that they are the people named on the loan documents and so they are the ones likely to be sued and

not the entire membership. It is then up to them (not the Bank) to go after the other Club members to get them to pay up their share of the debt. By that stage the Bank could already have obtained judgement and enforced it by way of bankruptcy or other enforcement proceedings.

If you require further information on any of these issues contact the Federation's Solicitors:

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Managing sickness in your club

Failing to follow a fair and proper procedure when dismissing staff for absence can lead to costly disability discrimination and unfair dismissal claims, for which the average tribunal awards last year were £27,235 and £32,115 respectively. Such claims are increasingly likely as sacked employees struggle to secure alternative employment in the current job market.

Dismissal is a last resort when dealing with genuine illness. If you comply with all four of the following stages, you are unlikely to fall foul of the law:

Stage one:

Meeting with the employee

The Secretary or another nominated official should

conduct regular return-to-work meetings. They should meet any staff with high levels of absence to discuss the cause of the absences, any medical advice the employee has received, the likelihood of future absences, and possible job changes that would reduce the absences. Clubs should discuss possible return-to-work dates for long-term absences, and plans to assist employees when they do return.

Stage two:

Medical input

There may be an underlying cause for regular absences. Clubs need medical input to understand what an employee is capable of doing, to find out if there are any adjustments that could be made to the



employee's role to reduce absence levels, and to get a view on whether the employee is disabled under the Disability Discrimination Act 1995 (DDA). Any medical input should be discussed with the employee as part of the consultation process.

depend on: the practicability, cost and likely effectiveness of it; the club's financial resources, and its nature and size; and the extent to which the employee, and possibly other staff members, are willing to co-operate with changes.)

Stage three:


Reasonable adjustments

Clubs have a legal duty to consider any "reasonable adjustments" to enable employees classed as disabled under the DDA to continue to perform their roles. Dismissing an employee not classed as disabled is also more likely to be fair if the club has considered possible adjustments and alternatives. (Whether or not an adjustment is reasonable will

Stage four:

Dismissal decision


When considering dismissal, Committees should have a full, up-to-date picture of the employee's medical condition and have considered alternatives to dismissal. They should also consider length of service, performance, whether there is likely to be a change in attendance, whether suitable alternative work is available, and the effect of the employee's absences on the club.




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Questions & Answers

Q. We have a Committee Member who has been absent for the previous three Committee Meetings although he has sent his apologies for each Meeting. Under our Rules, it states that a Committee Member shall cease to be a Committee Member if they are absent for three Meetings and their written explanations are deemed unsatisfactory by the Committee. What constitutes a satisfactory written explanation?

A. If a Committee Member is absent for three meetings and the Committee does not accept their written explanations for their absence then, under most Clubs' Rules, they cease to be a Committee Member. It is for the Committee to determine at each meeting if their written explanation for absence is satisfactory or not. If their apologies are accepted by the Committee then this would indicate that their written explanation has been deemed to be satisfactory. If a Committee Member has not been absent for three Meetings, or their written explanations for their absence have been accepted as satisfactory by the Committee then they continue to be Committee Members. The Committee does not have the power to remove a Committee Member unless the conditions of the Club's Rules have not

been satisfied. I would suggest that if a Committee Member's written explanation is not accepted then they be informed that their written explanation was not accepted.

Q. We are in the process of recruiting a new Steward for the Club. Do you have any advice on the type of person we should be looking for and if we have to advertise this position externally or could we, if we had a suitable candidate, simply appoint from within the Club?

A. The Committee is free to advertise any vacancy as they see fit. Should the Committee already have a candidate in mind then there is no need to advertise the position at all, instead the Committee can directly approach a potential candidate. In some situations it is eminently sensible not to advertise a position if the Committee already have a preferred candidate in mind. Any such decision on this matter should be taken by the entire Committee unless the Committee has designated specific Committee Members or have created a sub-committee to deal with the recruitment of employees.

Clearly for the position of bar staff the best candidate is likely to be a well-rounded individual, possibly with experience in the hospitality sector, who is trustworthy, well presented, personable and who will give a good impression of the Club to Members and visitors.

As with many jobs of this nature, it is often less to do with the candidates formal qualifications and experience and more to do with subjective factors such as the ones mentioned above. As long as the committee acts

in good faith regarding the recruitment process and does not appoint or determine the successful candidate on the basis of gender or race then the Committee should not have any problems regarding whom they ultimately decided to appoint.


Having said that, having a clear job specification with notes taken at interviews and the decision process minuted will also be beneficial in the case of any complaint against the Committee selection.

Q. Our existing Rules, which may be out of date, state that we can have either one or two Vice Presidents. Is it the Committee who decides if we will hold elections for one or two positions?

A. If the Club's Rules state that the Club will have either one or two Vice Presidents then it is the Committee who will decide if the Club will have one or two Vice Presidents for the forthcoming year. This decision should be made not only prior to the voting taking place but also, prior to the nominations sheet being placed on the Notice Board. This will ensure that the Members are fully aware of how many positions are being elected in the forthcoming election.


You are quite right however, to recognise that your Club Rules are out of date. If you require up-to-date model rules please contact the Federation helplines.





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Slips and trips

the hidden costs that are no laughing matter

We have all slipped or encountered near misses such as catching the edge of a raised paving stone. When a fall occurs, it is often humorous with only our pride being hurt. However, significant injuries do unfortunately occur with such incidences often leading to genuine insurance claims, however some opportunists make exaggerated or even fraudulent claims.

Clubs may not be overtly hazardous environments,

successfully defended with no payments being made to the injured person.

Under the Occupiers Liability Act, club management committees have a duty to safeguard members of the public from the known dangers referred to above. The law only requires you to take 'reasonable steps' to safeguard the public and if it is concluded you have done this during an investigation, the company will rigorously deny the claim on your behalf.

To protect your interests it is important to understand what constitutes 'reasonable steps' and it is here we can learn from past judgements, referring to best practice guidance, but in the main applying some common sense.

Common Sense

If floors are kept clean and dry then a slip is unlikely to occur and if floors are maintained with raised edges being eliminated then trips should not occur.

Being vigilant and looking out for these hazards is good practice with someone being made responsible for routine checks. Ideally you should prepare safe working instructions for all staff, and additionally, maintain a diary or checklist to confirm routine premises inspections.

Slips and trips may also occur outside your building as ground surfaces tend to be rougher, however trip hazards during

winter months should see a policy for snow/ice clearance being important. Maintaining parts of your premises like guttering, to prevent water/ice accumulations and ensuring lighting is adequate will help mitigate any incidents.

Simple actions such as those noted above fulfil requirements to demonstrate reasonable steps have been taken. There are positive signs in the courts that a common sense approach is being adopted e.g. the case of *Hines v Iceland Foods*, where Catherine Hines tripped over a stray shopping basket at a checkout. Iceland Foods won the case by demonstrating they had a policy of inspection and that the only way the accident could have been prevented would be to post an employee permanently in the vicinity, which the judge deemed to be unrealistic.

Accident Mitigation

Taking notes of how the accident occurred, getting any witness statements, or noting that someone didn't see anything, could later be beneficial. How many drinks you served the person, the type of footwear they had on, can all be mitigating factors. Noting the condition of the floors, the adequacy or the lighting, perhaps verified by a photo, will all be beneficial during a future claims investigation. An injured person has up to three years in which they may make a claim for compensation, so recording these facts at the time of an accident and retaining the records is most important as different versions of the event are sometimes alleged in the future.

Looking after injured parties and having trained persons to administer first aid will need to be in place. Summoning the emergency services or perhaps paying a taxi to take the injured person to hospital should also be considered. This will result in a hospital report with notes about the injury and again can be useful if the person is alleging disproportionate injuries to those observed at time of accident.

Best Practice Checklist

In summary, QBE and Rollins Insurance Brokers are currently able to protect your interests in 50% of slipping and tripping incidents, but with your help and adherence to the key points below, they will be able to have a greater success rate and be able to maintain the competitiveness of your premiums.

- Keep a log of the nature of all accidents to see if any trends are occurring.
- Eliminate slips and trip hazards in the premises through good maintenance.
- During opening hours have a procedure to check floors for spillages/defects in course of normal work – maintain a diary with any observations.
- React to spillages quickly.
- Maintain grit supplies for snow/ice clearance.
- Investigate all significant accidents recording mitigating factors.
- Train your staff to adhere to the good controls, utilising resources below.
- Retain your diaries, checklists, accident investigations and other relevant documentation for at least three years.



and the risk of slipping and tripping may appear innocuous, but in reality it represents approximately 70% of liability insurance costs for clubs. It is the number one issue to manage in order to contain the costs of your insurance.

QBE Insurance, working with Rollins Insurance Brokers, have a policy to investigate all liability claims, and positively, 50% of slip and trip claims are

You could be forgiven for thinking the economic recession is never going to end, with tales of doom and gloom continuing to flow onto our television screens and on the pages of daily newspapers every day.

It for this reason the Federation continue to engage with companies such as 'HIS', in a search for services which have the potential to reduce utility costs for club management committees.

We advise you take up the offer to have your club surveyed, to determine suitability for the new solar panels provided by 'HIS'. It should be noted that these new panels do not rely on sunlight, but only daylight, such is the way this industry has developed in recent times.

If your club is found to be suitable, then in the Federation Chairman's words, "It truly is a win, win situation".

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Real Time Information (RTI)

Don't get caught out this April

Real Time Information (RTI) will become compulsory for all clubs from 5th April 2013.

RTI is linked to the Universal Tax Credit scheme and is being rolled out very quickly by HMRC to create greater efficiency in the processing and management of state benefits. RTI will also provide up-to-the minute information to HMRC on PAYE liabilities with the aim of increasing the efficiency in the collection of PAYE from employers.

From April 2013 clubs will no longer have to file annual returns to HMRC instead they will have to make an online return to HMRC 'on or before' payroll payment is made; 52 to 53 online returns annually.

One practical implication of this change is that all manual payroll systems will become obsolete and clubs will be faced with three choices:

1. Purchase RTI enabled computer software
2. Use the services of an accountant or payroll bureau
3. If the club has nine or fewer employees use software provided by HMRC

HMRC's main concern is data quality issues, if the employee data quality is poor RTI CANNOT work. With an April 2013 implementation, time is getting short, what is required from clubs is not complex but it is a time consuming task.

For every existing and all new employees the following information is required on or before a payroll payment is made:

Full name, Date of Birth, National Insurance number, Gender, Address

The implications for clubs are:

- A data quality check will have to be carried out on all employees.
- If an employee does not have a national insurance number they can provide a passport number and complete form CA6855 to trace the National insurance number.
- You will be required to provide accurate P46 information on or before you pay an individual.
- Amendments to payroll will be problematic and any changes will probably have to be shown in the following weeks wages.

The Institute of Chartered Accountants of England and Wales says that it expects many small businesses to struggle to comply with RTI, especially those who are not computer literate or in areas where broadband connectivity is poor.

Concerns have also been raised that the system's tight delivery timetable, coupled with low awareness is a risk to business and the implementation of the Universal Credit scheme.

HMRC have also stated that there are unresolved problems and they are still looking at a number of issues:

- The on or before requirement is a practical issue for those who pay staff and have the payroll written up later., on a gross up basis - such as bar staff.
- Employees below the 'lower earnings limit' who pay no tax or national insurance.



Despite these problems, and the criticism of the tight deadline, the government and HMRC are unlikely to extend the deadline;

accordingly, all clubs need to be ready to operate RTI from the 5th April this year.

Employee Pensions

The latest changes to employee pensions do not yet affect small businesses comprising 50 or fewer employees. The changes, which compel employees to opt into a contributory pension unless they choose to opt out, are due to come into effect in 2015 for small businesses. Once in effect, employers will have to contribute 0.8% of an employee's salary to their

pension unless the employee opts out of the scheme. Currently, clubs which have more than 5 employees must offer a stakeholder pension. This is a voluntary scheme which allows employees to contribute to their pension directly out of their wages but does not require a separate additional contribution from their employer.

Club liability & insurance compliance

It is important for Clubs to make sure that their insurance policies are up to date and that the terms of the policy are being complied with. Insurance policies cannot only provide building and contents protection but also provide protection for Clubs from personal injury and employment disputes.

It is very important to make sure that Clubs comply, down to the letter, with the provisions of their insurance policy. Loss Adjusters, in many cases, will seek to minimise the amount that an insurance company is due to pay out and will seize upon any failing in the Club's operating procedures as reasons to reduce or eliminate a payout.

It can be particularly galling for a Club to have consistently paid their premiums over many years only to find out, that in an emergency, they are not covered by their insurance policy as they have not adequately complied with the terms and conditions of the policy.

We heard of a situation recently where a Club was denied a payout for a large theft from the premises because, at the time, they were not fully compliant with the terms of their Insurance Policy. They were told that as at the time of the theft the Club was, albeit inadvertently, not compliant with the terms and conditions of its insurance policy and

that they were therefore not covered for the resulting theft. The message is clear, make sure the Club complies with its insurance policy or you will not be protected by it.

A Club's Committee should also be responsible for minimising any risks to users of the Club to prevent accidents and injuries from occurring. Injuries sustained to users of the Club can result in liability for the Club, irrespective if signs up are saying that the Club does not accept liability for accidents on its premises. A Club cannot escape from a common law duty of care to customers who use the premises.

The Committee should carry out frequent risk assessments

with Club employees to identify any hazards that exist. A good risk assessment should clearly identify foreseeable risks and either take steps to mitigate those risks or place hazard signs up to warn customers of the specific risk. Employees should be encouraged to report any potential hazards as soon as possible so that the necessary steps can be taken to remove the risk. Employees should be given training in what to do in the event of an accident, how to record accidents and whose responsibility it is to call for assistance if a customer is taken unwell or has an injury.

For further assistance with conducting a risk assessment, contact your insurance company or the Federation Helplines.

Got the drive and up for a challenge?

Guide Dogs NI is offering you the chance to take the ultimate driving challenge this March.

Guided by the expert drivers of the NI Land Rover Club, on 17th March from 10am - 4pm, test your skills behind the wheel by taking on the exciting purpose built 4x4 track at Portadown Superdrive - In a blindfold!

Designed as a programme to give blind and partially-sighted people the experience of driving a car, sighted people will get the chance to get the adrenaline pumping by driving the same circuit blindfolded.

Blindfold driving requires top notch listening, verbal communication and coordination skills - not to

mention a cool head under pressure.

Are you up to the challenge?

Community Fundraiser, Kathryn Peart, said, "The blindfold drive will be great fun and for just £15 entrance, a chance for daredevil drivers to raise money to help blind and partially sighted people get out and about and get a sense of the challenges they face every day."

Places are limited, so if you would like more information in how to take part, or to register, contact Guide Dogs Mobility Team in Belfast on 0845 3727402 or drop an email to belfast@guidedogs.org.uk



N.Ireland

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Clubs raise money for local good causes

The annual charity show, arranged jointly by H&W Welders and Dundela F.C., and supported by local artistes, all of which donate their services free of charge, provides an important financial input for local charities, community groups, schools, and special needs schools. In these difficult economic times, the importance of such support deserves recognition.

At the presentation, each charity received £500, and

their respective representatives highlighted how valuable this support is. As Vice-Chair of the Fleming Fulton School Board of Governors and on behalf of the invited guests, Harry Beckinsale thanked the management committees of H&W Welders F.S.C. and Dundela F.C., saying they are to be applauded for providing these much needed funds. He continued by complimenting clubs in general, for their overall support of the Northern Ireland charity sector.



Well done to the H&W Welders FSC and Dundela FC for their continued support of local good causes. Picture courtesy of Sportnpics.

Marathon volunteers needed

Cancer Focus Northern Ireland – the official charity for this year's Deep River Rock Belfast City Marathon – urgently needs 100 volunteers to help out at the major international event on May Bank Holiday, May 6.

Cancer Focus, the new name for the Ulster Cancer Foundation, is calling on local people to sign up and take part in the marathon, relay, fun run or walk to help raise funds for men with cancer and their families all over Northern Ireland.

Morag Chambers, Cancer Focus Volunteer Coordinator, said, "We are delighted to have been chosen as the official charity for this prestigious event. Not everyone is able to take part, but you can still enjoy the festival atmosphere by volunteering to help out at Northern Ireland's biggest annual sporting event - and help Cancer Focus at the same time. Every year in Northern Ireland 5,794 men are diagnosed with cancer – that's 22 men every

working day. Around 2,000 of these men will lose their lives to cancer each year. We offer a wide range of services to support local people with cancer and their families and almost all the money for these services comes from fundraising activities. The marathon is the biggest fundraiser we have ever been involved in so your help is invaluable," she said.

"We are looking for people to help out on the day of the marathon, 6th May, manning water stations and relay changeover points, and welcoming runners at the finish line. We also need help at our information stands at the Marathon Expo from Friday 3rd May - Sunday 5th May, and handing out flyers at a number of other events in the weeks leading up to race day."

Cancer survivor Carol Annesley is taking part in the marathon relay for Cancer Focus. Carol became involved with Cancer Focus after she was diagnosed



Carol Annesley (centre) with radio presenter John Daly, and Niamh McDaid, Cancer Focus.

with breast cancer and joined one of the charity's support groups. Since then she has been a keen volunteer.

She said, "A couple of years ago I was asked if I would like to do some voluntary work for Cancer Focus. I helped with bucket collections, mail-shots, and marshalled at a few events - and really enjoyed getting involved. Then Morag asked if I would be interested in helping with the charity's walking groups.

As I love to be active and know what the patients have been through I was very keen to take part. Now I am involved with the marathon, which is an absolutely brilliant experience. Volunteering for Cancer Focus has been very rewarding... I've made new friends and I love that I am able to give a little back. You'll love it too."

To find out more call 028 9066 3281 or visit www.cancerfocusni.org

Discover great deals with Stena Line

Northern Ireland's leading ferry company is giving holidaymakers the chance to discover great deals to Britain and further afield to Europe.

Stena Line has launched a new campaign to promote the great value deals they currently offer from Belfast, including taking their car to Britain from £79*, enjoying a hotel break from £59** per adult per night or hopping across to Europe via Landbridge from £95*** single, car and driver.

Holidaymakers can choose to travel from Belfast to Cairnryan via Superfast ferry and onto a number of great Scottish cities including Glasgow or Edinburgh or cruise across from Belfast to Liverpool where customers can take a hotel break in the city or travel by car onto Manchester, Blackpool or beyond.

Stena Line's Route Marketing Manager, Ian Baillie, believes there is such a great variety of options and deals for customers that it's never been easier to grab a great value getaway.

"In recent years, more and more people are looking for the best value when booking a break and at Stena Line we want to offer them a range of options on the way they travel and where they travel to" said Ian.

"With the launch of our 'Discover Great Deals' campaign we are making it easier than ever for customers to find the perfect deal for them to ensure they enjoy the best value getaway.

"Whether it's a car-cation with the kids to Britain, a relaxing hotel break for two or an adventure to Europe via Landbridge, the possibilities for a fantastic great value holiday are endless.

"Taking the car is the perfect way to travel as you can pack in as much as you want and if you're taking the kids you can save even more with a Stena Line Hotel break as kids travel and stay for free.

"We want to encourage anyone looking for the perfect getaway, to get online and visit our website, to discover all of the great deals available, allowing you to get away for a whole lot less" he added.

Your perfect getaway starts as soon as you get onboard with excellent facilities, including children's play areas, free onboard movies, free wi-fi, and not to be left out, adults can relax in one of our onboard restaurants or bars.

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*Book at least 42 days in advance. Restricted dates & availability. **Based on 2 sharing, up to 2 kids - 14 & under, weekend supplements may apply. ***Fare applies to selected Irish Sea routes & Dover-Calais. Restricted dates & availability.

Malcolm Brodie: one of a kind

Veteran Belfast-based award winning sports journalist, Malcolm Brodie, who covered every World Cup since 1954, has died at the age of 86.

Recognised by FIFA, and respected throughout the sporting world, renowned and former sports editor of the Belfast Telegraph, Malcolm Brodie, has left a void which will be difficult to fill.

Jim Gracey, the Belfast Telegraph Group's sports editor, where Brodie worked from after the second world war, said, "He was a wonderful man and a wonderful journalist who must have taught

generations of sports reporters, myself included. He had a contacts book like no other. Everybody in soccer – from Pele to Sir Alex Ferguson – knew him. The man was beyond a legend."

Malcolm grew up in Scotland and was instrumental in establishing the Belfast Telegraph's sports department, the newspaper he served for more than fifty years.

His achievements included reporting at 14 World Cups, and in the process gaining recognition by football's world governing body, FIFA. Brodie was also a regular sports

broadcaster and became a household name during Northern Ireland's travels to the World Cup, first in 1958 and later in Spain in 1982 and Mexico four years later.

On duty in Mexico, Brodie was reported to have filed his opening sentence of the Northern Ireland v Brazil game, which the South Americans won 3-0, by repeating the words "Magnifico, Magnifico, Magnifico", in praise of the Brazilians performance against his adopted country.

The typist taking down his copy, from a crackling phone line in Mexico, was reported to have shouted back to Brodie, "It's OK Malcolm, I heard the word 'Magnifico' the first time you said it."

Sir Alex Ferguson spoke in glowing terms in his tribute to Malcolm, with whom he was on first name terms. The Manchester United manager, who knew Malcolm for around 40 years, described him as a respected sports writer.

His career commenced at the Portadown News following which, he moved to the Belfast Telegraph in 1943, where apart from establishing the sports department, he was its chief football writer throughout his



A proud Malcolm Brodie with his FIFA award, received in 2004. Picture courtesy of the Belfast Telegraph

time at the paper, earning him a thoroughly deserved MBE for services to journalism.

He was made an honorary life member of the Belfast Telegraph, going on to write a history of the newspaper.

BBC Northern Ireland's Jackie Fullerton said he travelled the world with Malcolm, going on to say he was both a great man and mentor.

Former Northern Ireland international footballer Gerry Armstrong said, "After the World Cup victory against Spain in 1982 we partied until the small hours and I remember going to my bedroom and Malcolm was on the balcony at half past four in the morning typing away his piece for the Telegraph and the numerous other papers he worked for."

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Molson Coors UK & Ireland announces new craft beer division and purchase of Franciscan Well brand & micro-brewery

Molson Coors UK & Ireland has bought the Franciscan Well craft beer brand and micro-brewery in Cork City, and this year will be developing a new 75,000HL (150,000 keg) craft brewery, also in Cork. This is the first development from its new Emerging Markets & Craft Beer unit.

These investments are central to Molson Coors Ireland's plans to build a strong share in the burgeoning craft beer market as well as a significant Irish craft-beer export business to international markets. Craft beer is expected to grow from €24 million to approximately €235 million in retail sales value (c.10%) of the Irish beer market by 2017.

Molson Coors UK & Ireland's Emerging Markets & Craft Beer division, headed by Niall Phelan, brings together its Scottish and Irish businesses alongside its growing portfolio of domestically produced and leading international craft beers. This includes Sharp's Brewery in Cornwall which brews Doom Bar, the fastest growing top 50 beer brand in the UK on premise, and William Worthington's Micro Brewery in Burton-upon-Trent that brews the multi-award winning White Shield.

Molson Coors' Irish craft brewery operations will be chaired by one of Franciscan Well Brewery's founders, Shane Long. Shane, who is also the

Chairman of the Irish Craft Brewers Association, will continue to run the existing and planned new brewery in Cork.

The Franciscan Well Brewery was established in 1998 on a site in Cork City dating back 800 years to 1219. As well as developing a strong customer base, the brewery's beers have received international critical acclaim including the recent accolade of Europe's Best Dry Stout at the 2012 World Beer Awards for its Shandon Export Stout. Other beers brewed in North Mall, Cork, include Friar Weisse, Blarney Blonde, Rebel Red and Rebel Lager. The brewery also recently partnered with Jameson Whiskey to produce a limited edition Whiskey Aged Stout for the 2012 Christmas market.

Speaking at the announcement of the acquisition, Niall Phelan, Director of the new Emerging Markets & Craft Beer Division for Molson Coors UK & Ireland said, "In 2012 alone, the craft beer market grew 13% in the UK and 100% in Ireland. For Molson Coors, our



Pictured at the announcement of the purchase by Molson Coors Ireland of the Franciscan Well Brewery and brands are - Keith Fagan, Sales Director, Molson Coors Ireland; Shane Long, Franciscan Well Brewery; Niall Phelan, Director of Emerging Markets and Craft Beer, Molson Coors UK & Ireland and Alan Wolfe, Strategy & Planning Director, Molson Coors Ireland.

investment in Franciscan Well and Cork is our latest strategic acquisition and complements our commitment to Sharp's and William Worthington's.

"For us, craft beer is about amazing beers from creative, inspired brewers that capture the imagination of the growing number of craft beer drinkers in Ireland & the UK. I believe Molson Coors is uniquely placed to play a major part in developing the craft beer sector for our markets."

Shane Long, the Franciscan Well Brewery founder, who is also the head of the Irish Craft Brewers Association, said, "I am delighted for everyone

associated with Franciscan Well since 1998. This marks a new beginning for what we started together 15 years ago. The Franciscan Well brand, heritage and brewery is being maintained and developed.

He added, "Now, as part of a global brewer that understands and respects the craft beer movement, we have a big opportunity to build an international brand and business that we just could not have achieved on our own. In the short term, our loyal and new customers can look forward to some seasonal versions of our existing beers brands and some new limited edition beers to enjoy."

Michael O'Neill launches schools football programme

Northern Ireland Manager, Michael O'Neill, recently launched a new football initiative from The Irish Football Association and national team sponsor, Vauxhall Motors.

O'Neill visited Laurelhill Community College in Lisburn to kick start The Vauxhall Schools Programme which provides comprehensive football activity within Post Primary schools throughout Northern Ireland.

The programme involves aspects of participation, competition and education with a key aim to increase boys' and girls' participation in football at grassroots level.

By working alongside teachers and offering coach education opportunities, the Irish FA and Vauxhall aim to improve the standard of football delivery within schools and ultimately develop the skill level and experiences of thousands of boys' and girls' involved in football.

The Northern Ireland manager, who led his team out against Malta earlier this month, said, "The Vauxhall Schools Programme is a superb initiative and I am delighted to be in Lisburn to officially launch the scheme.

"It is vital for the wellbeing of football in Northern Ireland that we continue to encourage and support boys and girls of every age to get involved and take part in our beautiful game, whatever level they aspire to play at.



"The programme not only allows the youngsters to play more football within school time, but will also play a major role in the development of coaches and teachers; something which I am very pleased to be involved with."

Throughout the 10-week blocks, the Irish FA coaches will encourage skill development as well as aspects such as respect, fair play all underpinned by a strong educational component.

Chris Hornbuckle, Vauxhall's Head of Sponsorship, commented, "The Vauxhall Schools Programme is an exciting project and we are looking forward to playing a major role in Schools football in Northern Ireland. Our commitment to football in this country begins at the grassroots and continues right through to the national senior teams for both men and women



and the Schools Programme forms an important part of our sponsorship."


The Vauxhall Schools Programme also includes a number of competitions throughout the season as well as the Soccer Rules project that uses male and female internationals to promote healthy eating and active lifestyles.

For more information go to Vauxhall's dedicated football website at www.vauxhallfootball.co.uk

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UGAA Writers' Association Silver Jubilee Banquet

Colm McFadden, Michael Murphy and Patrick McFadden were award winners at the Ulster GAA Writers' Silver Jubilee Banquet held in Bundoran in December.

The house was packed on a night of celebration for UGAA, although there was some surprise when the Silver Jubilee team was announced and there was just one Donegal player on the selected 15 - Karl Lacey.

Austin O'Callaghan of Sligo and the BBC was master of ceremonies and he was kept busy with a large number of presentations to mark the 25th birthday of the Writers' Association.

Special guest on the night was Ulster GAA President, Aoghan Farrell, who congratulated the Writers' and the award winners.

As expected, Donegal dominated the main football awards with Colm McFadden picking up the Player of the Year award ahead of the other nominees, Karl Lacey and Frank McGlynn. McFadden told those present that, "it is every player's dream to climb the steps of the Hogan Stand" and he was very happy to have fulfilled that dream.

Asked about the influence of his brother-in-law Jim McGuinness on the team and on Celtic qualifying for the knock-out stages of the Champions League, Colm quipped, "I don't know if he had anything to do with that, but he is certainly getting the credit."

Last year, McGuinness picked up the Personality Award



The Annual award winners along with JP Graham, Chairman of the Ulster GAA writers, at the Quinn Insurance Ulster GAA writers awards Banquet in Great Northern Hotel, Bundoran, Co. Donegal. Picture Oliver McVeigh

and this year, it was the turn of Donegal captain Michael Murphy to step forward, and he was giving little away on whether Donegal can repeat the feat of winning the All-Ireland next year.

"We have a massive challenge ahead of us in Tyrone, and we will not be looking any further than that," he said, to which the MC wondered if he would be interested in becoming a politician.

The only straight talking on the night was left to the youngest member of the award winners, Patrick McBrearty, who, when asked what could Donegal do to eclipse 2012, said, "Win it again," but he quickly added that nothing would be easy.

The full list of award winners:

Cormac McAnallen Young Achiever
P. McBrierty (Donegal)

Communications
B. Harvey (Tyrone)

Referee
B. Cassidy (Derry)

Female Handball
A. Reilly (Antrim)

Male Handball
P. Brady (Cavan)

Camogie
K. Keilt (Derry)

Ladies' Football
N. Kindlon (Monaghan)

John McAvinney Services to GAA
B. Harkin (Tyrone)

Hurler
L. Watson (Antrim)



Colm McFadden receives his Footballer of the year award from John Maguire, MD Belleek Pottery. Picture Oliver McVeigh



Donegal All-Ireland winning captain and UGAAWA Personality of the Year, Michael Murphy (centre), with his mum and dad UGAAWA Banquet.



Antrim's Jane Adams receiving the Jubilee Camogie Player award from UGAAWA Chairman JP Graham

Male Football
C. McFadden (Donegal)
Personality
M. Murphy (Donegal)
Chairman's Award
John McAreavey

Jubilee Hurling team
N Keith (Down)
Paddy Braniff (Down)
D. McKinley (Antrim)
D. Donnelly (Antrim)
G. O'Kane (Antrim)
N. McManus (Antrim)
C. Herron (Antrim)
P. McKillen (Antrim)
O. Collins (Derry)
L. Watson (Antrim)
T. McNaughton (Antrim)
G. O'Kane (Antrim)
N. Sands (Down)
C. Barr (Antrim)
O. McFetridge (Antrim)

Jubilee Football team:
F. McConnell (Tyrone)

E. McKeever (Derry)
B. Owens (Fermanagh)
C. Gormley (Tyrone)
K. Lacey (Donegal)
H. Diamond (Derry)
K. McGeeney (Armagh)
A. Tohill (Derry)
P. McGrane (Armagh)
B. Dooher (Tyrone)
G. Blaney (Down)
S. Cavanagh (Tyrone)
M. Linden (Down)
P. Canavan (Tyrone)
O. McConville (Armagh)

Individual Jubilee Awards:

Female Handball
Fiona Shannon (Antrim)
Male Handball
Paul Brady (Cavan).
Female Football
Jenny Keenan (Monaghan)
Camogie
Jane Adams (Antrim)

UGAAWA Monthly Merit Award



Kyle Carragher with team colleagues, Kieran Brothers, and David McKenna. Picture by Oliver McVeigh

Crossmaglen attacker Kyle Carragher has been awarded the January gong, just ahead of Sharon Courtney (Donaghmoyne) and St John's Conor Johnston.

"It is great to be acknowledged in this way," enthused the Castleblayney Filling Station manager when told of his award. "It is a great way to start the new year."

It is not the first time that Kyle attended the UGAAWA monthly presentation. He was along with other Rangers' players when they were collecting the award.

"I thought how great it was for them to get such an honour and I wondered if I would ever get the award. I was with Jamie (Clarke) when he got his and, probably, he is now thinking that he should have got this one, too," cracked Kyle (24) who has been in the Crossmaglen panel for six years.

He scored just one point during the defeat of Kilcoo but it is what he contributes to general play that stamps him out in many games. He normally wears the No. 10 jersey but, often as not, plays at corner-forward.

As his award, Kyle received an engraved Belleek Living vase, specially designed silver cuff links from Omeath jeweller Garrett Mallon, training gear from O'Neill's International Sports and an UGAAWA sports voucher. He will also receive an invitation to the UGAAWA 26th annual banquet towards the end of this year.



N.I.F.W.A. monthly awards

Premiership

Manager of the Month

Tommy Breslin has started the New Year the way he finished the old - by winning the Belleek Northern Ireland Football Writers' Manager of the Month. The Cliftonville boss masterminded another unbeaten month for the Irish Premiership leaders and also

guided them into the final of the League Cup, where they swept aside their north Belfast rivals Crusaders 4-0.

The Reds won five of their seven matches in December, including a 1-0 win over the Crues, to make Breslin the writers' unanimous choice for the second successive month.



Cliftonville's Tommy Breslin receives his Belleek NIFWA Manager of the Month award from writers' Chairman, Mark McIntosh.



Northern Ireland Football Writers Chairman, Mark McIntosh, presents Ross Redman with the Belleek Player of the Month for December.

Premiership

Player of the Month

Ross Redman, the Portadown full back, is the Northern Ireland Football Writers' Belleek Player of the Month for December.

Redman beat Glentoran's Stephen Carson into second place and his Portadown teammate Kevin Braniff was third.

Redman, a consistent performer all season, scored his first goal of the season and made five assists last month as the Ports began a revival which has seen them push towards the top half of the table. Their only defeat

in the month was to Glentoran, when Portadown had two players sent off.

Redman said, "It is an absolute honour to win this award, my first. There are not many accolades for left backs, it's more of an unsung position, but it's good to see we are being noticed."

"We're aiming for the top half of the table and as there is not many points between third place and sixth place, if we keep our good form, there is no reason why we can't still get a place in Europe at the end of the season."

Action Cancer Golf Day



Action Cancer will host its annual golf event on Wednesday 22nd May at Clondeboy Golf Club. Fourballs are £250 to include bacon rolls, two course evening meal and prize-giving and tee and green branding is available at just £50. To book please call Kerry Anderson on 028 9080 3347.

1954

Bannister's dream mile



Roger Bannister expresses relief as he approaches the finishing line, having just run a mile in under four minutes.

Roger Bannister made history when he became the first man to run a mile in under four minutes. At a meet at Iffley Road track in Oxford on 6th May 1954, he broke the previous world record of 4 minutes 1 second set by the Swede Gunder Hagg almost nine years earlier. To the delight of the 3,000 - strong crowd that had gathered to see the meet between the British AM (Amateur Athletic Association) and Oxford University, the 25-year-old Bannister completed the dream mile with a time of 3 minutes and 59 seconds.

The Oxford medical student had broken a psychological and physical barrier thanks to the assistance of his friends Chris Brasher and Christopher Chataway, who had acted as pacemakers. Taking the lead with a burst of energy 200 yards from the finish, Bannister collapsed over the line, and in doing so changed the perception of human limitations and potential athletic achievement.

With his intensity and dedication, combined with innovative training techniques that enabled him to increase his speed, he had managed to capture the imagination of the world. And by becoming the first man to do the sub four minute mile, Bannister had completed an incredible sporting achievement.

Lester's first Derby

With Sir Gordon Richards having finally won a Derby in 1953 at the grand old age of 49, the following year's race was a victory for youth. At only 18 years old Lester Piggott had already come close to winning a Derby, finishing second riding Gay Time in 1952. He

did not go into the 1954 race with a great deal of confidence, having ridden Never Say Die on a couple of previous occasions with little success. The general public must have been of the same opinion, as when Piggott went down to the start the bookies were offering him and the horse a 33-1 chance. As far as form was concerned the horse was a no-hoper, but the first classic chapter of the Lester legend was written when Piggott forced Never Say Die home ahead of Arabian Night and Darius.



1954's Epsom Derby which saw Lester Piggott ride to victory on Never Say Die.

The young prodigy was already on his way to becoming the housewife's choice, with many thousands backing the boy wonder - and in one ride Piggott had captured the hearts and minds of punters up and down the country.

Also this year...

Cricket - New Zealand enforced a follow-on for the first time in a Test, but South Africa managed to draw the match.

Football - Scot Symon, who played cricket and football for Scotland, was appointed the manager of Rangers with a mission to rebuild the team.

Motor Racing - Mercedes returned to top-flight competition in the French Grand Prix at Rheims in July. Juan Fangio and Karl Kling led throughout the race and celebrated the comeback by crossing the line side by side.

Tennis - Jaroslav Drobny broke a 40-year drought when he became the first left-handed men's singles champion at Wimbledon since Norman Brookes in 1914.

FIXTURES

RBS 6 NATIONS 2013

WALES V IRELAND

MILLENNIUM STADIUM, SAT 2ND FEB, KICK-OFF 13:30

IRELAND V ENGLAND

AVIVA STADIUM, SUN 10TH FEB, KICK-OFF 15:00

SCOTLAND V IRELAND

MURRAYFIELD, SUN 24TH FEB, KICK-OFF 14:00

IRELAND V FRANCE

AVIVA STADIUM, SAT 9TH MAR, KICK-OFF 17:00

ITALY V IRELAND

STADIO FLAMINIO, SAT 16TH MAR, KICK-OFF 14:30



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