

Annual General Meeting of St Paul's Garda Medical Aid Society scheduled for 2.30pm on Thursday 7th May 2026 at the Horse and Jockey Hotel, Thurles, Co. Tipperary. E41 AP86

Dear Member,

Herewith for your information:

1. Notice of the Annual General Meeting with the Agenda.
2. Copy of the audited Balance Sheet as of 31st December 2025 and as displayed on the Society's website at www.medicalaid.ie in the Noticeboard Section.
3. Proposed Rule Changes from the Management Committee.

NOTICE OF MEETING.

In accordance with Rule 35 of the Society's Rules, I hereby give notice as required under the rule of the Annual General Meeting of the members of St Paul's Garda Medical Aid Society at 2.30pm on Thursday 7th May 2026 at The Horse and Jockey Hotel, Thurles, Co. Tipperary, E41 AP86. Registration from 2pm.

Please note: Any member wishing to attend the AGM must pre-register their intention in advance. This is a Health and Safety issue due to concerns raised at the Extraordinary General Meeting in December 2025.

Pre-registration must be submitted from the email address held on record with the Society, either by email to registration@medicalaid.ie, by ordinary post, or by hand delivery. All registrations must be received by the Society **no later than 3:00 pm on 29th of April 2026**. Each registration must contain the registered number of the member registering their attendance intention.

Members who do not pre-register, or whose registration is received after the deadline, **will not be permitted to register or gain entry on the day of the AGM.**

Non-members, associate members and dependants (spouses, partners, and children) of members or associate members are precluded under the rules of the Society from attending the meeting.

Any member(s) intent on attending the AGM who wishes to have any question(s) addressed at the AGM are requested to please submit their question(s) in full to the Society in writing, by post, handing in to the Society Offices or via e-mail for consideration no later than **3pm on the 29th April 2026**. Any question(s) not submitted within the above timeframe will not be permitted at the AGM. Each submitted question must contain the registered number of the member submitting the question.

The agenda for the meeting is as follows:

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| 1. Attendance | 2. Adoption of Standing Orders |
| 3. Chairman's Opening Address | 4. Minutes of 2025 Annual General Meeting |
| 5. Matters arising from the Minutes | 6. Adoption of 2025 AGM Minutes |
| 7. Minutes of 2025 Extraordinary General Meeting | 8. Matters arising from the Minutes |
| 9. Adoption of 2025 EGM Minutes | 10. Presentation of Accounts for the year 2025 |
| 11. Adoption of Accounts | 12. Treasurer Report |
| 13. Motions as set out below for decision | 14. Appointment of Trustee |
| 15. Any Other Business | |

Proposed Rule Changes from the Management Committee.

Existing Rule

REGISTERED OFFICE

3. The registered office shall be in the Republic of Ireland at such place as the Committee may from time to time determine. In the event of any change in the situation of the Registered Office, notice of such change shall be sent within fourteen days thereafter to the Registrar of Friendly Societies in the form prescribed in the Statutory Regulation in that behalf.

Proposed Amendments

In line one, after the word 'at', insert '**Plaza 255, Blanchardstown Corporate Park 2, Ballycoolin Road, Dublin 15, D15 NA7D or at**'

In line one, after '**at such place**' insert '**in the Republic of Ireland**' and continue with existing sentence.

In line two, delete the entirety of the sentence '**In the event of any change in the situation of the Registered Office, notice of such change shall be sent within fourteen days thereafter to the Registrar of Friendly Societies in the form prescribed in the Statutory Regulation in that behalf.**' and substitute with '**Notice of any change shall be sent within fourteen days thereafter to the Registrar of Friendly Societies in the prescribed form.**'

Proposed change to the Rule to now read as:

REGISTERED OFFICE

3. The registered office shall be in the Republic of Ireland at Plaza 255, Blanchardstown Corporate Park 2, Ballycoolin Road, Dublin 15, D15 NA7D or at such place in the Republic of Ireland as the Committee may from time to time determine. Notice of any change shall be sent within fourteen days thereafter to the Registrar of Friendly Societies in the prescribed form.

Rationale

To clearly outline the full address of the Society and to ensure that it's permanent address is appropriately listed as has been reported to the Registrar of Friendly Societies to include it's Eircode for ease of communication.

APPLICATION OF FUNDS OF THE SOCIETY

10. The funds of the Society shall be applied as follows:

- (a) in carrying out the objects and purposes of the Society,
- (b) in paying the expenses of management,
- (c) in purchasing in any freehold or leasehold estate and property for the benefit of the Society in accordance with the rules of the Society,

Any member of the Society misapplying the monies thereof shall repay the amount misapplied without prejudice to his liability to prosecution for such misapplication.

Proposed Amendments

After section (c) insert section **(d)** to read as follows:

'(d) in engaging in investments on behalf of the Society.'

In line seven, delete the word **'his'** and replace with **'their'**

Proposed change to the Rule to now read as:

APPLICATION OF FUNDS OF THE SOCIETY

10. The funds of the Society shall be applied as follows:

- (a) in carrying out the objects and purposes of the Society,
 - (b) in paying the expenses of management,
 - (c) in purchasing in any freehold or leasehold estate and property for the benefit of the Society in accordance with the rules of the Society,
 - (d) in engaging in investments on behalf of the Society.
- Any member of the Society misapplying the monies thereof shall repay the amount misapplied without prejudice to their liability to prosecution for such misapplication.

Rationale

To fully explain the extent of the remit of the usage of the Society funds to demonstrate that some of the funds are utilised for investments as per the responsibility of the Society. Also to ensure that gender neutral language is used.

DETERMINATION OF BENEFITS

11. The benefits given by the Society directly to its members shall be in the nature of a monetary grant or a weekly allowance, or both. Determination as to the validity of claims shall be in the discretion of the Committee. The amounts to be paid shall be in accordance with benefits approved by the Committee and in existence from time to time and subject to the limits set by the Friendly Societies Act 1896.

The Committee may in its discretion require as a prior condition to the grant of benefit that the applicant shall secure medical treatment or advice in an institution or from a medical practitioner approved by the Committee. Alternatively to benefit by way of monetary grant or allowance the Committee may require an applicant for benefit to obtain medical treatment or advice or both in an institution or from a medical practitioner approved by the Committee. Subject to the provisions of these rules, the Committee shall, if satisfied that a case is eligible for and deserving of benefit from the Society, grant such benefit.

It shall be at the discretion of the Committee to pay such benefit directly to such medical practitioner or institution.

Proposed Amendments

In lines one and two, delete the entirety of the sentence which reads:

'The benefits given by the Society directly to its members shall be in the nature of a monetary grant or a weekly allowance, or both' and substitute it with:

'The benefits shall be:

(a) As set out in the Schedule of Benefits, which is set by the Committee and may be varied from time to time

(b) Subject to the determination of the validity of any claim

(c) Payable by way of monetary grant or weekly allowance, or both'

In line three, after the word **'Committee'** delete the full stop and replace it with a comma,

In line four delete the sentence **'The amounts to be paid shall be in accordance with benefits approved by the Committee and in existence from time to time and subject to the limits set by the Friendly Societies Act 1896.'**

In line seven, delete the words **'The Committee may in its discretion'** and substitute with **'which may'** so that the two sentences combined now read as follows: **'Determination as to the validity of claims shall be in the discretion of the Committee, which may require as a prior condition to the grant of benefit that the applicant shall secure medical treatment or advice in an institution or from a medical practitioner appropriately approved by the Committee.'**

In line ten, delete the entirety of the sentences **'Alternatively to benefit by way of monetary grant or allowance the Committee may require an applicant for benefit to obtain medical treatment or advice or both in an institution or from a medical practitioner approved by the Committee. Subject to the provisions of these rules, the Committee shall, if satisfied that a case is eligible for and deserving of benefit from the Society, grant such benefit.'**

Proposed change to the Rule to now read as:

DETERMINATION OF BENEFITS

11. The benefits shall be:

(a) As set out in the Schedule of Benefits, which is set by the Committee and may be varied from time to time

(b) Subject to the determination of the validity of any claim

(c) Payable by way of monetary grant or weekly allowance, or both

Determination as to the validity of claims shall be in the discretion of the Committee, which may require as a prior condition to the grant of benefit that the applicant shall secure medical treatment or advice in an institution or from a medical practitioner appropriately approved by the Committee.

It shall be at the discretion of the Committee to pay such benefit directly to such medical practitioner or institution.

Rationale

To clearly outline the way the benefits are set out and applied for ease of the members, dependents and associate members. Also to set out the parameters where validity checks can be carried out regarding any claims made.

LIABILITY OF THIRD PARTY CLAIM

12. Where a member of the Society or any of his/her nominated dependants incurs expense or suffers hardship and it is subsequently found that a third party is liable for such expense or hardship, then, if such expense or hardship has already been defrayed by the Society, it shall be refundable by the member to the Society. The said member of the Society will be required to provide a signed legal undertaking acknowledging his/her liability for the medical expenses incurred by him/her and/or one of his nominated dependants.

(a) Where a member of the Society or any of his/her nominated dependants compensation claim against a Third party is settled and he/she fails or refuses to refund such expenses claimed from and paid by the Society, the committee reserves the right to deduct such expenses from the member's medical claims and/or employ all legal means to recoup the debt to the Society including pursuing the matter through the courts.

(b) Where a member of the Society or any of his/her nominated dependants compensation claim against a Third party is settled and he/she fails or refuses to refund such expenses claimed from and paid by the Society, the Rules Compliance Committee having investigated all aspects of the matter may expel such member from the Society

(c) Following expulsion from the Society and on written application to rejoin having first reimbursed the outstanding expenses defrayed by the Society, the Committee may re-admit the member and apply a "waiting period" before the benefits of the Society apply.

Proposed Amendments

In line one, after the word '**member**' delete '**or any of his/her nominated dependants**' and substitute with '**associate member or dependent**'

In line two, before the word '**expense**' insert the word '**medical**'

In line three, before the word '**expenses**' insert the word '**medical**'

In line five, after the word '**member**' insert '**or associate member**'

In line five, after the word '**member**' (second entry) insert '**or associate member**'

In line six, delete '**his/her**' and replace with '**their**'

In line seven, after the word '**incurred**' insert a full stop and delete '**by him/her and/or one of his nominated dependants.**' and substitute with '**The member**

or associate member will also be obliged to ensure that their legal representative will co-operate promptly and fully with the Society at all stages throughout the claim and settlement process.'

In the paragraph marked (a), in line one, delete the word **'member'** and substitute with the words **'member's or associate member's'**.

In line two of paragraph (a) delete the words **'or any of his/her nominated dependents'** and substitute with **'and that member or associate member'**

In line four in paragraph (a) after the word **'member's'** insert **'or associate member's'**

In line six, paragraph (a) at the conclusion of the paragraph insert the following sentence: **'In the event of the Society incurring costs, whether administrative, legal or otherwise in seeking repayment of monies due to it under this rule, the member or associate member in default shall repay to the Society in full, all such costs.'**

In the paragraph marked (b), in line one and two, delete the words **'member of the Society or any of his/her nominated dependents'** and substitute with the words **'member's or associate member's'**.

In line two of paragraph (b) delete the words **'and he/she'** and substitute with the words **'and that member or associate member'**

In line three of paragraph (b) delete the word **'such'** and substitute with the word **'relevant'**.

In line four of paragraph (b) delete the words **'Rules Compliance'** and after the word **'Committee'** insert a comma.

In line five of paragraph (b) after the word **'member'** insert the words **'or associate member'**

In line three of paragraph (c) after the word **'member'** insert the words **'or associate member or dependent'**

In line three of paragraph (c) delete the words **'and apply a "waiting period" before the benefits of the Society apply.'** and substitute with **'in which case statutory waiting periods for benefits will apply, dating from the date on which any refund from the member to the Society first came due. The Committee may also refuse to re-admit the member or associate member or the current dependent as a dependent, an associate member or a member.'**

At the end of paragraph (c) insert the following text:

Where a member, dependent or associate member has been injured due to another person's fault and intend to pursue legal action, the Society will pay their eligible medical expenses under the following conditions:

- **The member or associate member must sign the injury section of the claim form, which includes an undertaking to repay the Society for any benefits they have paid out of the final settlement they receive from the third party.**
- **The member or associate member must have made a declaration to the Society as to their third-party action in advance of receiving any medical treatment or intervention including submission of the signed legal undertakings form. In emergency situations or exceptional cases, the member or associate member will complete the legal undertakings as soon as possible thereafter.**
- **Payment of any medical treatment of any third-party claim is conditional on the member or associate member with the legal representatives (if one is engaged) having signed and submitted the legal undertakings.**
- **The member or associate member herein acknowledges that the medical expenses paid were done so in good faith and the Society has a right to have same settled in full following a third-party claim.**
- **The member or associate member must inform the Society at least annually with an updated case status.**
- **The member or associate member must immediately update the Society of any impending legal action, negotiations, or hearing dates or any developments as they occur.**
- **The member or associate member must notify the Society before finalising any settlement or accepting any payment that may affect the Society's recovery rights.**
- **The member or associate member must instruct their Solicitor (if one is engaged) to sign and submit to the Society a Solicitors Undertaking in the prescribed format.**
- **To the extent permitted by law, the Society is subrogated to the member's or associate member's rights to recover from any third party, and the member or associate member agrees to assign such rights to the Society to the value of any benefits paid.**
- **If a member or associate member receives any payment from a third party (including through settlement or judgment) that covers medical or hospital expenses already paid by the Society the member or associate member must reimburse the Society to the extent of those benefits; or allow the Society to deduct or recover the equivalent amount from any future benefits payable.**
- **The member or associate member nor their appointed legal representation (if any) are authorised to negotiate a settlement in relation to medical expenses, on behalf of the Society. The Society**

reserve the right to recover all of their costs in relation to a third-party claim

- **Any amount received by the member or associate member from a third party that includes compensation for medical or hospital expenses shall be held in trust for the Society until the society has been reimbursed in full for the benefits paid.**
- **The Society will not be liable for any legal or administrative costs incurred by the member or associate member in pursuing a third-party claim.**

If a member or associate member fails to comply with Rule 12, the Society may, to the extent permitted by law:

- **Withhold or suspend payment of any further benefits related to the relevant condition until the member or associate member provides the required information.**
- **Recover from the member or associate member any benefits paid in respect of costs for which a third party is liable.**
- **Deduct the recoverable amount from any future benefit payments.**
- **Refuse to pay benefits for any services or treatment related to the condition arising from the third-party incident.**
- **Take legal action to recover any overpaid or improperly retained benefits.**

Proposed change to the Rule to now read as:

LIABILITY OF THIRD-PARTY CLAIM

12. Where a member, associate member or dependent of the Society incurs medical expense or suffers hardship and it is subsequently found that a third party is liable for such medical expense or hardship, then, if such expense or hardship has already been defrayed by the Society, it shall be refundable by the member or associate member to the Society. The said member or associate member of the Society will be required to provide a signed legal undertaking acknowledging their liability for the medical expenses incurred. The member or associate member will also be obliged to ensure that their legal representative will co-operate promptly and fully with the Society at all stages throughout the claim and settlement process.

(a) Where a member's or associate member's compensation claim against a third party is settled and that member or associate member fails or refuses to refund such expenses claimed from and paid by the Society, the Committee reserves the right to deduct such expenses from the member's or associate member's medical claims and/or to employ all legal means to recoup the debt to the Society, including pursuing the matter through the courts. In the event of the Society incurring costs, whether administrative, legal or otherwise in seeking repayment of monies due to it under this rule, the member or associate member in default shall repay to the Society in full, all such costs.

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(b) Where a member's or associate member's compensation claim against a Third party is settled and that member or associate member fails or refuses to refund relevant expenses claimed from and paid by the Society, the Committee, having investigated all aspects of the matter, may expel such member or associate member from the Society.

(c) Following expulsion from the Society and on written application to rejoin having first reimbursed the outstanding expenses defrayed by the Society, the Committee may re-admit the member or associate member or dependent in which case statutory waiting periods for benefits will apply, dating from the date on which any refund from the member to the Society first came due. The Committee may also refuse to re-admit the member or associate member or the current dependent as a dependent, an associate member or a member.

Where a member, dependent or associate member has been injured due to another person's fault and intend to pursue legal action, the Society will pay their eligible medical expenses under the following conditions:

- The member or associate member must sign the injury section of the claim form, which includes an undertaking to repay the Society for any benefits they have paid out of the final settlement they receive from the third party.
- The member or associate member must have made a declaration to the Society as to their third-party action in advance of receiving any medical treatment or intervention including submission of the signed legal undertakings form. In emergency situations or exceptional cases, the member or associate member will complete the legal undertakings as soon as possible thereafter.
- Payment of any medical treatment of any third-party claim is conditional on the member or associate member with the legal representatives (if one is engaged) having signed and submitted the legal undertakings.
- The member or associate member herein acknowledges that the medical expenses paid were done so in good faith and the Society has a right to have same settled in full following a third-party claim.
- The member or associate member **must** inform the Society at least annually with an updated case status.
- The member or associate member must immediately update the Society of any impending legal action, negotiations, or hearing dates or any developments as they occur.
- The member or associate member must notify the Society before finalising any settlement or accepting any payment that may affect the Society's recovery rights.
- The member or associate member **must** instruct their Solicitor (if one is engaged) to sign and submit to the Society a Solicitors Undertaking in the prescribed format.
- To the extent permitted by law, the Society is subrogated to the member's or associate member's rights to recover from any third party, and the member or

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associate member agrees to assign such rights to the Society to the value of any benefits paid.

- If a member or associate member receives any payment from a third party (including through settlement or judgment) that covers medical or hospital expenses already paid by the Society the member or associate member must reimburse the Society to the extent of those benefits; or allow the Society to deduct or recover the equivalent amount from any future benefits payable.
- The member or associate member nor their appointed legal representation (if any) are authorised to negotiate a settlement in relation to medical expenses, on behalf of the Society. The Society reserve the right to recover **all** of their costs in relation to a third-party claim
- Any amount received by the member or associate member from a third party that includes compensation for medical or hospital expenses shall be held in trust for the Society until the society has been reimbursed in full for the benefits paid.
- The Society will not be liable for any legal or administrative costs incurred by the member or associate member in pursuing a third-party claim

If a member or associate member fails to comply with Rule 12, the Society may, to the extent permitted by law:

- Withhold or suspend payment of any further benefits related to the relevant condition until the member or associate member provides the required information.
- Recover from the member or associate member any benefits paid in respect of costs for which a third party is liable.
- Deduct the recoverable amount from any future benefit payments.
- Refuse to pay benefits for any services or treatment related to the condition arising from the third-party incident.
- Take legal action to recover any overpaid or improperly retained benefits.

Rationale

To fully update the rule regarding the usage of gender-neutral language. Also, to clearly set out the responsibilities of those who seek financial assistance and support in terms of benefit provision from the Society to address claims being pursued against third parties arising from related injuries received.

It specifies the responsibilities regarding the completion of legal undertakings to repay the monies received or paid on their behalf by the Society. It also clearly outlines the terms of the provision of such support and the responsibility of the membership to repay in full all benefits received. It is intended to remove any perceived ambiguities in the existing rules to permit appropriate action being pursued against any failures to honour the specified obligations in this regard.

APPLICATION FOR BENEFIT

13. Every application for benefit from the Society shall be made in writing. The application shall be made on a form to be provided for that purpose by the Committee. It shall be properly completed and transmitted to the General Manager. It shall be a prior condition to the grant of any benefit by the Society that the application for such benefit is made within three calendar months of the date the expense involved in the particular application was incurred unless in exceptional circumstances.

Proposed Amendments

In line one, delete the words '**made in writing**' and replace with

'submitted in the agreed format'.

In line two, delete the words '**on a form to be**' and substitute with '**in the format**'

In line three, before the word '**properly**' insert the words '**fully and**'

In line four, after the word '**benefit**' insert the words ' **or payment of any claim**'

In line five, after the word '**benefit**' insert the words '**or claim**'

In line seven, after the word '**incurred,**' insert '**but no later than within the calendar year in which the expense arose**'

Proposed change to the Rule to now read as:

APPLICATION FOR BENEFIT

13. Every application for benefit from the Society shall be submitted in the agreed format. The application shall be made in the format provided for that purpose by the Committee. It shall be fully and properly completed and transmitted to the General Manager. It shall be a prior condition to the grant of any benefit or payment of any claim by the Society that the application for such benefit or claim is made within three calendar months of the date the expense involved in the particular application was incurred, but no later than within the calendar year in which the expense arose unless in exceptional circumstances.

Rationale

This is to allow the updating of the rule of include not just the completion of the traditional manual application forms for benefit but to also include electronic claims and the payment type options now available. It also clarifies the claim period boundaries.

BENEFITS TO BE CONFINED TO MEMBERS

15. Benefits paid under these rules shall be confined to paid up members of the Society and their registered dependants. It shall be the responsibility of the member to ensure that his subscription is at all times up to date and that all his dependants

are registered. All members must register change in status (marriage, birth of children etc.) within two calendar months of such change.

Proposed Amendments

In line one, after the word '**members**' insert '**and associate members**'

In line two, after the word '**Society**' insert a full stop and delete the words '**and their registered dependents.**'

In line two delete the words '**It shall be the responsibility of the member to ensure that his subscription is at all times up to date and that all his dependants are registered. All members must register change in status (marriage, birth of children etc.) within two calendar months of such change.**' and substitute with '**Each adult member or associate member is responsible for ensuring that the subscription(s) for themselves and any minor child for whom they have parental responsibility are at all times paid up to date.**'

Proposed change to the Rule to now read as:

BENEFITS TO BE CONFINED TO MEMBERS

15. Benefits paid under these rules shall be confined to paid up members and associate members of the Society. Each adult member or associate member is responsible for ensuring that the subscription(s) for themselves and any minor child for whom they have parental responsibility are at all times paid up to date.

Rationale

To use gender neutral language as appropriate. To update the rule to include associate member and to clarify responsibilities for the payment of subscriptions and keeping them up to date for dependents.

GENERAL MANAGER

22. The Committee shall employ under contractual agreement a suitably qualified person as General Manager. The General Manager shall perform such duties and may receive such remuneration as the Committee may direct. The General Manager shall hold office and may be removed at any time in accordance with the provisions contained in these rules and their contract of employment. The General Manager shall, at the request of the Committee, attend all meetings of the Committee, Sub-Committees and of the members of the Society. The General Manager shall not be entitled to vote at any such meeting. They shall receive applications for admission to the Society. They shall produce all books, documents, property and money of the Society in their possession and render a full and clear account at each audit and whenever required by resolution of the Committee or by the Trustees. They shall also pay over all monies and give up all books, documents and property belonging to the Society when ordered to do so by the Committee or by the Trustees. They shall summon and give notice of all meetings of the Committee or of members of the Society, and keep the accounts, documents, and papers of the Society in such

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manner and for such purposes as the Committee may appoint. The General Manager shall receive all applications for benefit from the Society and shall prepare and send all returns and other documents required by the Friendly Societies Acts 1896 - 2021, or the Statutory Regulations, to be sent to the Registrar of Friendly Societies. The General Manager shall, on all occasions, in the execution of their office act under the superintendence, control and direction of the Committee.

Proposed Amendments

In line five, after the word **'rules'** insert a comma and insert **'employment law and'**

In line nine, after the word **'meeting'** insert **'apart from the Annual General Meeting, an Extraordinary General Meeting or a Special Meeting held at the behest of the members, provided they are a member of the Society.'**

In line sixteen delete the words **'of the Committee or'**

In line seventeen after the word **'Society'** insert the following **'including the Annual General Meeting or any Extraordinary General Meeting or a Special Meeting held at the behest of the members,'**

Proposed change to the Rule to now read as:

GENERAL MANAGER

22. The Committee shall employ under contractual agreement a suitably qualified person as General Manager. The General Manager shall perform such duties and may receive such remuneration as the Committee may direct. The General Manager shall hold office and may be removed at any time in accordance with the provisions contained in these rules, employment law and their contract of employment. The General Manager shall, at the request of the Committee, attend all meetings of the Committee, Sub-Committees and of the members of the Society. The General Manager shall not be entitled to vote at any such meeting apart from the Annual General Meeting, an Extraordinary General Meeting or a Special Meeting held at the behest of the members, provided they are a member of the Society. They shall receive applications for admission to the Society. They shall produce all books, documents, property and money of the Society in their possession and render a full and clear account at each audit and whenever required by resolution of the Committee or by the Trustees. They shall also pay over all monies and give up all books, documents and property belonging to the Society when ordered to do so by the Committee or by the Trustees.

They shall summon and give notice of all meetings of members of the Society including the Annual General Meeting or any Extraordinary General Meeting or a Special Meeting held at the behest of the members, and keep the accounts, documents, and papers of the Society in such manner and for such purposes as the Committee may appoint. The General Manager shall receive all applications for benefit from the Society and shall prepare and send all returns and other documents required by the Friendly

Societies Acts 1896 - 2021, or the Statutory Regulations, to be sent to the Registrar of Friendly Societies. The General Manager shall, on all occasions, in the execution of their office act under the superintendence, control and direction of the Committee.

Rationale

To include the provisions of employment law in the rule regarding the management of the employment contract of the General Manager. To clarify the responsibility for the arranging of meetings only extends to meetings of members of the Society not to the Committee as that is the responsibility of the Secretary. Also to clarify voting entitlements at Annual General Meetings, Extraordinary General Meeting and Special meetings of the Society members as this was ambiguous in the existing rule.

DEPUTY GENERAL MANAGER

22A. The Committee shall employ a suitably qualified person as Deputy General Manager who shall work under the direction of the General Manager and Committee. Their duties and responsibilities shall be set out in their terms of appointment. They shall at all times comply with any reasonable request of the Chairperson, General Manager or Treasurer. They shall attend any meetings at the request of the Committee but shall not be entitled to vote at such meetings. The Deputy General Manager shall assume the responsibilities and perform such duties of the General Manager as necessary in the absence of the General Manager.

Proposed Amendments

In line five, delete '**Chairperson, General Manager or Treasurer.**' and substitute with '**General Manager and the Committee.**'

In line seven, after the word '**meetings**' insert '**apart from the Annual General Meeting, an Extraordinary General Meeting or a Special Meeting held at the behest of the members, provided they are a member of the Society.**'

In line nine, after the word '**absence**' insert '**or non-availability of**'

Proposed change to the Rule to now read as:

DEPUTY GENERAL MANAGER

22A. The Committee shall employ a suitably qualified person as Deputy General Manager who shall work under the direction of the General Manager and Committee. Their duties and responsibilities shall be set out in their terms of appointment. They shall at all times comply with any reasonable request of the General Manager and the Committee. They shall attend any meetings at the request of the Committee but shall not be entitled to vote at such meetings apart from the Annual General Meeting, an Extraordinary General Meeting or a Special Meeting held at the behest of the members, provided they are a member of the Society.

The Deputy General Manager shall assume the responsibilities and perform such duties of the General Manager as necessary in the absence or non-availability of the General Manager.

Rationale

To clarify the reporting responsibilities of the Deputy General Manager. Also to clarify voting entitlements at Annual General Meetings, Extraordinary General Meeting and Special meetings of the Society members as this was ambiguous in the existing rules. To ensure clarity is provided regarding the role of the Deputy General Manager to support the General Manager.

TREASURER

23. The Committee may appoint a suitably qualified person from the Committee as Treasurer, who shall not be the General Manager. The Treasurer shall hold office on the Committee for the time being and may be removed at any time, in accordance with the provisions of these rules and the term of their appointment.

The Treasurer will not be a Trustee or another office holder on the Committee and will retain full voting entitlements on the Committee.

The Treasurer shall take charge of the funds of the Society which are not invested and ensure all demands are paid when ordered to do so by the Committee. They shall balance their accounts at the end of each financial year and shall produce all books, documents, property and money of the Society in their possession and render a full and clear account at each audit and whenever required by resolution of the Committee. The Treasurer shall also give up all books, documents, monies and property of the Society in their possession when required to do so by the Trustees.

They shall review the monthly financial accounts and supply the Committee with a report thereof. They shall at the request of the Committee attend meetings of the Committee, Sub Committee and of members of the Society, but unless they are a member of the Sub-Committee, they shall not vote on any matter to be decided at a meeting of that Body.

Proposed Amendments

In line eight, delete **'take charge of'** and substitute with **'review'**

After the final paragraph insert a new paragraph to read:

'Committee related expenses will be reviewed and approved for payment from Society funds by the Treasurer in advance of submission to the General Manager.'

Proposed change to the Rule to now read as:

TREASURER

CUMANN NAOIMH PÓL LIAGH-CHONGANTA AN GHÁRDA (ST. PAUL'S GARDA MEDICAL AID SOCIETY)

23. The Committee may appoint a suitably qualified person from the Committee as Treasurer, who shall not be the General Manager. The Treasurer shall hold office on the Committee for the time being and may be removed at any time, in accordance with the provisions of these rules and the term of their appointment.

The Treasurer will not be a Trustee or another office holder on the Committee and will retain full voting entitlements on the Committee.

The Treasurer shall review the funds of the Society which are not invested and ensure all demands are paid when ordered to do so by the Committee. They shall balance their accounts at the end of each financial year and shall produce all books, documents, property and money of the Society in their possession and render a full and clear account at each audit and whenever required by resolution of the Committee. The Treasurer shall also give up all books, documents, monies and property of the Society in their possession when required to do so by the Trustees.

They shall review the monthly financial accounts and supply the Committee with a report thereof. They shall at the request of the Committee attend meetings of the Committee, Sub Committee and of members of the Society, but unless they are a member of the Sub-Committee, they shall not vote on any matter to be decided at a meeting of that Body.

Committee related expenses will be reviewed and approved for payment from Society funds by the Treasurer in advance of submission to the General Manager.

Rationale

This is to realistically clarify the Treasurer's role regarding the funds of the Society to review them instead of taking charge of them as it is not feasible that they would take charge of the Society funds. Their responsibility regarding the reviewing and approval of Management Committee and Trustee's expenses prior to their submission to the General Manager for payment processing is also now clearly set out.

NOTICES OF MEETINGS OF MEMBERS OF THE SOCIETY

35. Every Annual General or Extraordinary General Meeting of the members of the Society shall be convened by notice by ordinary post or email to each member, 21 days in advance, specifying the place, the day, and the hour of the meeting, and in general terms the nature of the business it is convened to consider, and included in such notice the precise terms of any resolutions that it is proposed to submit to the meeting, and also attached thereto a balance sheet showing the final transaction involving the Society, duly audited for the relevant year under discussion at that particular meeting.

A notice may be given by the Committee to any member either personally or by sending it by post or email addressed to him at his registered address or email address. Any notice sent by post or email shall be deemed to have been served at the time when the letter or email containing the same would be delivered in the ordinary course of the post or email.

(a) If the Annual General Meeting is postponed and is reconvened at a later date either at a venue or by virtual online means, it shall be sufficient to provide notice

to the membership of the reconvened Annual General Meeting seven days in advance by the means set out in rule 35.

Proposed Amendments

In line eleven, delete the words '**him at his**' and substitute with '**them at their**'

Proposed change to the Rule to now read as:

NOTICES OF MEETINGS OF MEMBERS OF THE SOCIETY

35. Every Annual General or Extraordinary General Meeting of the members of the Society shall be convened by notice by ordinary post or email to each member, 21 days in advance, specifying the place, the day, and the hour of the meeting, and in general terms the nature of the business it is convened to consider, and included in such notice the precise terms of any resolutions that it is proposed to submit to the meeting, and also attached thereto a balance sheet showing the final transaction involving the Society, duly audited for the relevant year under discussion at that particular meeting.

A notice may be given by the Committee to any member either personally or by sending it by post or email addressed to them at their registered address or email address. Any notice sent by post or email shall be deemed to have been served at the time when the letter or email containing the same would be delivered in the ordinary course of the post or email.

(a) If the Annual General Meeting is postponed and is reconvened at a later date either at a venue or by virtual online means, it shall be sufficient to provide notice to the membership of the reconvened Annual General Meeting seven days in advance by the means set out in rule 35.

Rationale

To render the wording of the rule gender neutral like the other rules of the Society.

EXPENSES

43. All expenditure that the Committee shall deem requisite for the proper carrying out of the objects and purposes of the Society shall be a first charge on the monies thereof.

No expense shall be incurred on behalf of the Society by any person on any account whatsoever unless such expense shall have been previously authorised by the Committee. All accounts of authorised expenditure shall be sent to the General Manager, and, having been allowed by the Committee shall be defrayed by the Treasurer out of the income of the Society.

Proposed Amendments

In line six, after the word '**Committee**' delete the full stop and insert '**within the approved budgetary parameters. All operational administrative costs will be managed by the General Manager within their role and the allocated budgets.**'

In line eight, delete the word '**Treasurer**' and substitute with '**General Manager**'

After the final paragraph insert a new paragraph to read:

'Committee related expenses will be reviewed and approved for payment from Society funds by the Treasurer in advance of submission to the General Manager.'

Proposed change to the Rule to now read as:

EXPENSES

43. All expenditure that the Committee shall deem requisite for the proper carrying out of the objects and purposes of the Society shall be a first charge on the monies thereof.

No expense shall be incurred on behalf of the Society by any person on any account whatsoever unless such expense shall have been previously authorised by the Committee within the approved budgetary parameters. All operational administrative costs will be managed by the General Manager within their role and the allocated budgets. All accounts of authorised expenditure shall be sent to the General Manager, and, having been allowed by the Committee shall be defrayed by the General Manager out of the income of the Society.

Committee related expenses will be reviewed and approved for payment from Society funds by the Treasurer in advance of submission to the General Manager.

Rationale

To clearly set out the management of expenses of the Society by the General Manager through adherence to established budgets. To clarify the position of General Manager in this regard as opposed to that of the Treasurer. It also confirms the responsibility of the Treasurer regarding the reviewing and approval of Management Committee and Trustee's expenses prior to their submission to the General Manager for payment processing.

Rule 66 Interpretation

(k) The expression "dependant" means the wife/husband of the member, or at the election of the member, the partner of the member, children of the member including adopted or fostered children and the children of the spouse or partner of the member provided the spouse or partner are on cover with the Society.

Proposed Amendments

At the end of the fifth line insert the following sentence.

'Any reference to a 'dependent' in the Rules also includes the member or associate member in terms of their responsibilities regarding their

obligations to the Society and which fall on the member or associate member as the policy holder.'

Proposed change to the Interpretation to now read as:

(k) The expression "dependant" means the wife/husband of the member, or at the election of the member, the partner of the member, children of the member including adopted or fostered children and the children of the spouse or partner of the member provided the spouse or partner are on cover with the Society. Any reference to a 'dependent' in the Rules also includes the member or associate member in terms of their responsibilities regarding their obligations to the Society and which fall on the member or associate member as the policy holder.

Rationale

To ensure that there is no ambiguity about the responsibilities of members and associate members concerning their roles regarding their registered dependents.

New Inclusion

66 (o) 'The expression 'hardship' means circumstances which occur causing unanticipated financial suffering for the individual concerned.'

Rationale

Hardship is now defined to ensure that a common and consistent interpretation of the term is available as its meaning has somewhat varied over the years. This is particularly relevant to the situation where members or associate members are seeking financial assistance to address medical expenses incurred regarding a third party claim they are pursuing. This is particularly relevant considering the references to hardship in Rules 4 and 12.

Yours sincerely,

Shannon Ryan
Secretary of the Society

CUMANN NAOIMH PÓL LIAGH-CHONGANTA AN GHÁRDA (ST. PAUL'S GARDA MEDICAL AID SOCIETY)

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 €	2024 €
Subscription income	92,268,221	91,085,548
Claims	(97,128,896)	(86,674,848)
Surplus/(deficit) of subscription income over claims	(4,860,675)	4,410,700
Health insurance levy	(83,754)	(79,525)
Administrative expenses	(1,710,781)	(2,124,188)
Subventions	124,000	124,000
Surplus/(deficit) from activities	(6,531,210)	2,330,987
Income from investments	1,808,153	1,445,900
Surplus/(deficit) transferred to general reserve	(4,723,057)	3,776,887

CUMANN NAOIMH PÓL LIAGH-CHONGANTA AN GHÁRDA (ST. PAUL'S GARDA MEDICAL AID SOCIETY)

BALANCE SHEET
AS AT 31 DECEMBER 2025

	2025 €	2024 (as restated) €
Fixed assets		
Tangible assets	1,037,429	807,177
Financial assets	19,196,716	23,995,053
	<u>20,234,145</u>	<u>24,802,230</u>
Current assets		
Stocks	1,663	2,783
Debtors: amounts falling due within one year	6,153,315	5,211,831
Current asset investments	32,749,584	36,719,491
Cash and cash equivalents	10,284,597	6,159,422
	<u>49,189,159</u>	<u>48,093,527</u>
Creditors: amounts falling due within one year	(1,230,436)	(409,617)
Net current assets	<u>47,958,723</u>	<u>47,683,910</u>
Total assets less current liabilities	68,192,868	72,486,140
Provision for liabilities	(17,269,506)	(16,839,721)
	<u>(17,269,506)</u>	<u>(16,839,721)</u>
Net assets	<u><u>50,923,362</u></u>	<u><u>55,646,419</u></u>
Accumulated funds		
Members' age reserves	14,284,644	14,284,644
General reserve	36,638,718	41,361,775
Accumulated funds	<u><u>50,923,362</u></u>	<u><u>55,646,419</u></u>

The financial statements were approved and authorised for issue by the Management Committee on 9th April 2026.

Rory Brennan (Chairman) Committee

Shannon Ryan (Secretary) Committee