

**Extraordinary General Meeting of St Pauls Garda Medical Aid Society
scheduled for 2.30pm, Monday 21st September 2026 at the Tullamore
Court Hotel, O 'Moore Street, Tullamore, Co. Offaly, R35 D406.**

Herewith for your information:

1. Notice of the Extraordinary 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 an Extraordinary General Meeting of the members of St Pauls Garda Medical Aid Society at 2.30pm on Monday 21st September 2026 at the Tullamore Court Hotel, O 'Moore Street, Tullamore, Co. Offaly, R35 D406.

Please note: Any member wishing to attend the EGM must pre-register their intention in advance. This is a Health and Safety issue due to concerns raised at the Extraordinary General Meeting held in December 2025. Pre-registration must be submitted from the email address held on record with the Society, by email to registration@medicalaid.ie, or by ordinary post, or by hand delivery. All registrations must be received by the Society **no later than 3pm on 31st August 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 EGM.**

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 EGM. Registration commences from 2pm.

Any member(s) intent on attending the EGM who wishes to have any question(s) addressed at the EGM regarding the rules changes proposals enclosed are requested to please submit their question(s) in full to the Society, in writing, by post, or by handing in to the Society Offices or via e-mail to registration@medicalaid.ie for consideration no later than **3pm on the 31st August 2026**. Any question(s) not submitted within the above timeframe will not be accepted. Each submitted question must contain the registered number of the member submitting the question.

The agenda for the meeting is as follows.

1. Attendance
2. Adoption of Standing Orders
3. Chairman's Opening Address
4. Rule change motions as set out below for decision

Proposed Rule Changes from the Management Committee.

Existing Rule

CONSTITUTION OF THE SOCIETY

2. The Society is a Friendly Society. Persons eligible to become voting members (hereinafter referred to as members) of the Society include student/probationer, serving and retired members of An Garda Síochána, and staff of the Society. Persons eligible to become non-voting members (hereinafter referred to as associate members) of the Society include spouses, partners and children of voting members. Voting member children reaching adulthood may continue as associate members and include their spouses, partner and children, also as associate members. Associate members shall not be full members of the society and shall not attend or vote at any general meetings of the society. All members and associate members are however bound by the rules of the society and have a right to hold a policy in their own name and are bound by the terms and conditions.

Proposed amendments

In the first line, immediately before the text of the Rule insert **(a)**

In the second line, after the word **'hereinafter'** insert the word **'primarily'**.

In the third line, immediately after **'An Garda Síochána,'** insert **'with former members of An Garda Síochána entitled to a Garda Pension who are or were holders of the Society's Comprehensive Health Insurance Contract on the date of retirement or on leaving the Force, all of whom are appointed under Sections 9, 10, 13, 14 and 52 of the Garda Síochána Act 2005 or under an enactment repealed by that Act or subsequent amending legislation'**

In the fourth line, immediately before the word **'staff'** insert the word **'permanent'**

In the fourth line, after the word **'Society.'** insert the following sentence **'For the avoidance of doubt, voting membership of the Society shall not of itself confer eligibility to serve on the Management Committee.'**

In the fourth line, before the word **'Persons'** insert **'(b)'** and create a new paragraph to commence with **'(b)'**.

In line six after before the word **'children'** delete the word **'and'** and substitute it with a comma.

In line six, after the word **'children'** insert the words **'and grandchildren of voting members provided they are at least 18 years of age.'**

In line 6, before the words **'Voting member children'** insert **'(c)'** and create a new standalone paragraph (c) to read as follows: **'Children and grandchildren of voting members and associate members remain as dependents up to the age of 18 years of age, after which they may become associate members unless they wish to remain as dependents.'**

In line 6, create a new paragraph **(d)** to commence with **'Voting member children...'**

In line 8, after the words **'also as associate members.'** create a new standalone paragraph **'(e)'** and insert the text: **'The said spouses, partners and children of the associate member in (d) above are precluded from nominating any future spouse, partner or children apart from a grandchild of the voting member.'**

After the new paragraph **'(e)'** create a new paragraph **'(f)'** to commence at the end of line 8 with the words **'Associate members...'**

In line 9 delete the word **'full'** and substitute with **'voting'**

In line ten after the words **'of the society'** commence a new sentence as the concluding part of paragraph **'(f)'** to read as follows: **'Spouses or partners of deceased voting members of the Society may become a voting member subject to the provisions of Rule 5 of these Rules.'**

Before the words **'All members...'** in line ten, insert **'(g)'** to commence a new standalone paragraph and insert the following wording as that new paragraph:

'(g) A member of An Garda Síochána or former member of An Garda Síochána with at least two years' continuous service as a member of An Garda Síochána who has been listed as a dependent of a member of the Society or as an associate member of the Society will be regarded as a voting member of the Society provided they pay their own subscription to the Society.'

In line eleven before the words **'All members'** insert **'(h)'** to denote a new paragraph.

In line thirteen after the word **'conditions'** insert the following text to conclude paragraph **'(h)'** **'By becoming a member or associate**

member they agree to be contactable by the Society in connection with their membership, subscriptions, claims, and all Society related matters affecting their membership as per the provisions of Rule 65 of these Rules. The Society shall process personal data in accordance with applicable data protection legislation and may process information reasonably necessary for the administration of membership, claims, investigations, disputes and appeals.'

Proposed Change to the Rule to now read as:

CONSTITUTION OF THE SOCIETY

2.

(a) The Society is a Friendly Society. Persons eligible to become voting members (hereinafter primarily referred to as members) of the Society include student/probationer, serving and retired members of An Garda Síochána, with former members of An Garda Síochána entitled to a Garda Pension who are or were holders of the Society's Comprehensive Health Insurance Contract on the date of retirement or on leaving the Force, all of whom are appointed under Sections 9, 10, 13, 14 and 52 of the Garda Síochána Act 2005 or under an enactment repealed by that Act or subsequent amending legislation and permanent staff of the Society. For the avoidance of doubt, voting membership of the Society shall not of itself confer eligibility to serve on the Management Committee.

(b) Persons eligible to become non-voting members (hereinafter referred to as associate members) of the Society include spouses, partners, children and grandchildren of voting members provided they are at least 18 years of age.

(c) Children and grandchildren of voting members and associate members remain as dependents up to the age of 18 years of age, after which they may become associate members unless they wish to remain as dependents.

(d) Voting member children reaching adulthood may continue as associate members and include their spouses, partner and children, also as associate members.

(e) The said spouses, partners and children of the associate member in (d) above are precluded from nominating any future spouse, partner or children apart from a grandchild of the voting member.

(f) Associate members shall not be voting members of the society and shall not attend or vote at any general meetings of the society. Spouses or

partners of deceased voting members of the Society may become a voting member subject to the provisions of Rule 5 of these Rules.

(g) A member of An Garda Síochána or former member of An Garda Síochána with at least two years' continuous service as a member of An Garda Síochána who has been listed as a dependent of a member of the Society or as an associate member of the Society will be regarded as a voting member of the Society provided they pay their own subscription to the Society.

(h) All members and associate members are however bound by the rules of the society and have a right to hold a policy in their own name and are bound by the terms and conditions. By becoming a member or associate member they agree to be contactable by the Society in connection with their membership, subscriptions, claims, and all Society related matters affecting their membership as per the provisions of Rule 65 of these Rules. The Society shall process personal data in accordance with applicable data protection legislation and may process information reasonably necessary for the administration of membership, claims, investigations, disputes and appeals.

Rationale

To update the Rules to remove any ambiguities regarding language used, the entitlements of members, associate members, policy succession and continued membership in conjunction with Rule 5. It clarifies the entitlements of those Society members who left An Garda Síochána prior to retirement but having at least two years continuous membership of the Society to retain that membership. It clarifies the requirement for staff members to be permanent employees of the Society to entitle them for consideration as members of the Society. It also clearly outlines the entitlement of children to become associate members upon reaching 18 years of age and for the admittance of grandchildren of members into the Society initially as dependents and then as associate members after attaining the age of 18 years. It further outlines the contact provisions with the membership in connection with the Society operations and workings to comply with data protection legislation and the Society data protection policy.

Existing Rule

OBJECTS AND PURPOSES OF THE SOCIETY

4. The Society is established for the purpose of providing by the voluntary subscriptions of the members and associate members, by contributions and donations, or otherwise, a fund or funds, out of which the Committee may, subject to the provisions of these rules and the schedule of benefits:

- (a) Afford the necessary facilities to members of the society in procuring specialised medical and surgical treatment and
- (b) Grant relief to members of the Society in such cases as the Committee consider deserving of consideration because of special hardships which have arisen.

Proposed amendments

In the fifth line (a) after the word '**members**' insert a comma and '**dependents and associate members**'

In the seventh line after the word '**members**' insert a comma and '**dependents and associate members**'

Proposed Change to the Rule to now read as:

OBJECTS AND PURPOSES OF THE SOCIETY

4. The Society is established for the purpose of providing by the voluntary subscriptions of the members and associate members, by contributions and donations, or otherwise, a fund or funds, out of which the Committee may, subject to the provisions of these rules and the schedule of benefits:

- (a) Afford the necessary facilities to members, dependents and associate members of the society in procuring specialised medical and surgical treatment and
- (b) Grant relief to members, dependents and associate members of the Society in such cases as the Committee consider deserving of consideration because of special hardships which have arisen.

Rationale

To ensure that there is no ambiguity about the entitlements extending to dependents and association members in addition to the voting members.

Existing Rule

MEMBERSHIP OF THE SOCIETY

5. Voting membership of the Society shall be open to:-

- (a) Serving members of An Garda Síochána including Student Gardaí,
- (b) Retired members of An Garda Síochána who are in receipt of a pension pursuant to the qualifying provisions of Article 4(ii) of the Garda Síochána Pensions Order 1925 (Statutory Rules and Orders 1925 No. 63) as may be amended from time to time,
- (c) Permanent staff of the Society itself,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

5.1 Non-Voting Membership of the Society shall be open to:

- (a) Associate members - spouses, partners and children of voting members,
- (b) Children of voting members reaching adulthood, and their spouse/partner and children,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

Legal Separation from spouse (member), Decree, Nullity, or Divorce automatically revokes associate membership.

Separated or ex-spouse or partners of a member may apply for consideration to continue to avail of cover as an associate member only, solely on the basis that the member maintains cover for any of their dependent minor children.

The former spouse or partner of the member can only be considered if they have already held cover as an associate member for two consecutive years or more. If such cover is approved for a former spouse or partner, they will not be eligible to add any other party to that cover, either child or adult.

A member can only have one ex-spouse or ex-partner on cover in conjunction with a current spouse or partner.

5.2 Initial Waiting Period

An initial waiting period from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society,

who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State as follows.

New Member	Initial waiting period of 26 weeks
Maternity Cover	Initial waiting period of 52 weeks
Newborn/Adopted child	Covered providing the child is named on the policy and the appropriate subscription is paid.

Student / Probationer Gardai may take up cover subject to the Rules of the Society upon joining An Garda Síochána whilst in the first part of their training. Membership is automatically terminated if they are no longer a member on An Garda Síochána within a two-year period from joining the Society as a member.

Upgrading Cover

On transferring from another medical insurer, a “waiting period” of 2 years will apply to any enhanced inpatient hospital benefits or enhanced outpatient benefits provided by the Society over and above that provided under the previous medical insurance contract.

5.3. Pre-existing Condition Waiting Period

A pre-existing condition waiting period of five (5) years from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State. A pre-existing condition means an ailment, illness or condition, the signs or symptoms of which existed at any time in the six-month period prior to becoming a new entrant to the Society. Medical insurance cover for that particular ailment, illness or condition will only commence after 5 years of continuous health insurance cover with the Society.

5.4. Break in Cover

If there is a break of more than 13 weeks in health insurance cover with the Society an application to rejoin the Society will be treated as a new application and the waiting periods as at 5.2 and 5.3 will apply if the application is accepted by the Society.

5.4(a) Where a former Member who withdrew or was excluded from membership of the Society while owing subscriptions, submits an application to rejoin the Society, the Committee at its discretion will

determine the conditions to apply in respect of the outstanding subscriptions and any associated banking costs resulting.

Proposed amendments

In Section 5, in the second line in subsection (b) after the word '**Retired**' insert '**or former**'

After subsection (c), after the words '**...and agree to be bound by the rules of the Society.**' insert new subsections (d), (e) and (f) to read as follows:

d) Any person who, as at 31st December 2025, was the widow or widower or surviving partner of a deceased voting member of the Society from sections (a) and (b) above; who qualify for a surviving spouse/partner pension as provided for under the Garda Síochána Pensions Orders, 1925 to 1981, as may be amended from time to time. This category of membership is a closed and transitional class, and no person shall qualify for membership with voting rights under this paragraph d) unless they satisfied the above criteria as at 30th September 2026. This membership is non-transferable and non-assignable and shall cease upon the death of the widow or widower or surviving partner. This particular membership does not give rise to any new associate memberships under 5.1(a) below.

e) Any person who was an associate member prior to the death of their spouse or partner who was a voting member of the Society and who qualify for a surviving spouse/partner pension as provided for under the Garda Síochána Pensions Orders, 1925 to 1981, as may be amended from time to time, may be considered to inherit the voting members' policy entitlements should they wish to apply for same within 13 weeks of the death of their spouse or partner. Otherwise, they remain as an associate member as per the Rules of the Society. This membership is non-transferable and non-assignable and shall cease upon the death of the widow or widower or surviving partner. This particular membership does not give rise to any new associate memberships under 5.1(a) above.

f) Permanent staff members of the Society shall be entitled to all rights of voting membership save that they shall not be eligible for nomination, election, co-option or appointment to the Committee or as a Trustee of the Society. Only serving or retired members of An Garda Síochána shall be eligible to participate on the Committee or as a Trustee of the Society.

In Section 5.1, subsection (b), in the sixth line after the words '**Legal Separation from**' delete the word '**from**' and substitute it with the words '**of the**'

In Section 5.1, subsection (b), in the sixth line after the word '**spouse**' insert the words '**or partner from a voting**' and delete the brackets around the word '**member**'

In Section 5.1, subsection (b), in the sixth line after the word '**member**' insert the words '**including a**'

In Section 5.1, subsection (b), in the seventh line after the word '**Nullity**' insert the word '**or**'

In Section 5.1, subsection (b), in the seventh line after the word '**membership**' delete the full stop and insert the following text to continue the sentence to completion: '**or as being a dependent of the voting member unless the separated party is entitled to become a voting member or associate member in accordance with Rule 2 of the Society Rules.**

In Section 5.1, subsection (b), in the eighth line, before the word '**member**' insert the word '**voting**'

In Section 5.1, subsection (b), in the ninth line after the word '**only**' delete the comma and replace with a full stop.

In Section 5.1, subsection (b), in the tenth line before the word '**solely**' insert the words '**This will be**' to commence a new sentence.

In Section 5.1, subsection (b), in the tenth line before the word '**member**' insert the word '**voting**'

In Section 5.1, subsection (b), in the twelfth line before the word '**member**' insert the word '**voting**'

In Section 5.2, Initial Waiting Period, in the first line, after the words '**An initial waiting period**' insert the words '**of up to 26 weeks**'

In Section 5.2, in the fourth line, after the word '**State**' delete the words and lines as follows;

New Member, Associate Member or Dependent	Voting	Initial waiting period of up to 26 weeks
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Maternity Cover	Initial waiting period of 52 weeks
Newborn/Adopted child	Covered providing the child is named on the policy and the appropriate subscription is paid.'

and substitute with the words: **'in line with the provisions of the prevailing Society Benefit Guide.'**

In Section 5.2, in the eleventh line, before the word **'Student'** insert the word **'The'**

In Section 5.2, in the fifteenth line, after the words **'as a member'**, delete the full stop and continue the sentence to finality by inserting the words **'and as set out in Rule 2 of the Society Rules.'**

In Section 5.4(a), in the first line, before the word **'Member'** insert the word **'voting'**

In Section 5.4(a), in the first line, after the word **'Member'** insert the words **'or former associate member of the Society'**

Proposed Change to the Rule to now read as:

MEMBERSHIP OF THE SOCIETY

5. Voting membership of the Society shall be open to:

- a) Serving members of An Garda Síochána including Student Gardaí,
- b) Retired or former members of An Garda Síochána who are in receipt of a pension pursuant to the qualifying provisions of Article 4(ii) of the Garda Síochána Pensions Order 1925 (Statutory Rules and Orders 1925 No. 63) as may be amended from time to time,
- c) Permanent staff of the Society itself,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

- d) Any person who, as at 31st December 2025, was the widow or widower or surviving partner of a deceased voting member of the Society from sections (a) and (b) above; who qualify for a surviving spouse/partner pension as provided for under the Garda Síochána Pensions Orders, 1925 to 1981, as may be amended from time to time. This category of membership is a closed and transitional class, and no person shall qualify

for membership with voting rights under this paragraph d) unless they satisfied the above criteria as at 30th September 2026. This membership is non-transferable and non-assignable and shall cease upon the death of the widow or widower or surviving partner. This particular membership does not give rise to any new associate memberships under 5.1(a) below.

e) Any person who was an associate member prior to the death of their spouse or partner who was a voting member of the Society and who qualify for a surviving spouse/partner pension as provided for under the Garda Síochána Pensions Orders, 1925 to 1981, as may be amended from time to time, may be considered to inherit the voting members' policy entitlements should they wish to apply for same within 13 weeks of the death of their spouse or partner. Otherwise, they remain as an associate member as per the Rules of the Society. This membership is non-transferable and non-assignable and shall cease upon the death of the widow or widower or surviving partner. This particular membership does not give rise to any new associate memberships under 5.1(a) above.

f) Permanent staff members of the Society shall be entitled to all rights of voting membership save that they shall not be eligible for nomination, election, co-option or appointment to the Committee or as a Trustee of the Society. Only serving or retired members of An Garda Síochána shall be eligible to participate on the Committee or as a Trustee of the Society.

5.1 Non-Voting Membership of the Society shall be open to:

(a) Associate members - spouses, partners and children of voting members,

(b) Children of voting members reaching adulthood, and their spouse/partner and children,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

Legal Separation of the spouse or partner from a voting member, including a Decree, Nullity, or Divorce automatically revokes associate membership or as being a dependent of the voting member unless the separated party is entitled to become a voting member or associate member in accordance with Rule 2 of the Society Rules.

Separated or ex-spouse or partners of a voting member may apply for consideration to continue to avail of cover as an associate member only. This will be solely on the basis that the voting member maintains cover for any of their dependent minor children.

The former spouse or partner of the voting member can only be considered if they have already held cover as an associate member for two consecutive years or more. If such cover is approved for a former spouse or partner, they will not be eligible to add any other party to that cover, either child or adult.

A member can only have one ex-spouse or ex-partner on cover in conjunction with a current spouse or partner.

5.2 Initial Waiting Period

An initial waiting period of up to 26 weeks from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State in line with the provisions of the prevailing Society Benefit Guide.

The Student / Probationer Gardai may take up cover subject to the Rules of the Society upon joining An Garda Síochána whilst in the first part of their training. Membership is automatically terminated if they are no longer a member on An Garda Síochána within a two-year period from joining the Society as a member and as set out in Rule 2 of the Society Rules.

Upgrading Cover

On transferring from another medical insurer, a “waiting period” of 2 years will apply to any enhanced inpatient hospital benefits or enhanced outpatient benefits provided by the Society over and above that provided under the previous medical insurance contract.

5.3. Pre-existing Condition Waiting Period

A pre-existing condition waiting period of five (5) years from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State. A pre-existing condition means an ailment, illness or condition, the signs or symptoms of which existed at any time in the six-month period prior to becoming a new entrant to the Society. Medical insurance cover for that particular ailment, illness or condition will only commence after 5 years of continuous health insurance cover with the Society.

5.4. Break in Cover

If there is a break of more than 13 weeks in health insurance cover with the Society an application to rejoin the Society will be treated as a new

application and the waiting periods as at 5.2 and 5.3 will apply if the application is accepted by the Society.

5.4(a) Where a former voting Member or former associate member of the Society who withdrew or was excluded from membership of the Society while owing subscriptions, submits an application to rejoin the Society, the Committee at its discretion will determine the conditions to apply in respect of the outstanding subscriptions and any associated banking costs resulting.

Rationale

To update the Rule to remove any ambiguities regarding language used, the entitlements of members, associate members, policy succession and continued membership in conjunction with Rule 2. This also addresses retirement and those who left after attaining two years' service in An Garda Síochána. It further clarifies the position regarding surviving spouses or partners of members of the Society in terms of their continuing membership of the Society following the death of their spouse or partner. It clarifies that permanent staff members of the Society cannot become Committee members or Trustees, that being reserved for serving or retired members of An Garda Síochána. It further outlines the entitlements of those who separate from a member of the Society. Waiting periods are a statutory provision and are referenced in the Society Benefits Guide published annually so this is now referenced within the body of the Rule to ensure that any changes will not require a further Rule change. It also includes obligations being extended to associate members for non-payment of subscriptions or arrears, not just to members.

Existing Rule

TERMINATION OF MEMBERSHIP OF THE SOCIETY

6. A member of the Society shall cease to be such on the happening of any of the following events:

(a) Where a member of the Society, either a voting member or a non-voting, associate member, in the opinion of the Committee misapplies or fraudulently claims or obtains or attempts to obtain any monies of the Society.

Where a member or associate member of the Society fails to disclose a third-party claim or prejudice the Society's right to recover the benefits paid in respect of same.

The member or associate member of the Society remains liable for all subscription (premium) payments due up to and including the effective date of termination.

Termination of the policy does not discharge the member or associate member of the Society from any debt or financial obligation incurred prior to the effective termination date.

Where the member or associate member of the Society has failed to pay due subscriptions, the Society reserves the right to recover such sums through lawful collection means.

(b) Where a member of the Society, either a voting or non-voting, associate member, fails to pay their subscription for a period equivalent to 13 weeks subscriptions in any one year, provided always that in this event the member's name shall not be removed from the Register of Members unless the member fails to pay the arrears of subscriptions outstanding and any resulting banking charges within seven days after notice in writing requiring this has been served on the member at the registered address the Member provided to the Society.

(c) Where a member of the Society, either a voting or non-voting, associate member, gives one month's notice in writing of their intention to withdraw from membership, on the expiration of such notice they shall cease to be a member.

A member of the Society ceasing from any cause to be a member of the Society shall not be entitled to a refund of any monies subscribed by that member to the Society during membership thereof.

A member or former member shall be liable for any dues, levies and insurance premiums in respect of the year in which it ceased membership together with any which may be outstanding from previous years.

Proposed amendments

In the first line after the word '**member**' insert the words '**or associate member**'

In subsection (b), in its first line, after the word '**voting**' insert the word '**member**'

In subsection (b), in its fourth line, delete the word '**Members**' and substitute with '**Membership**'

In subsection (b), in its seventh line, after the word '**member**' (first reference) insert the words '**or associate member**'

In subsection (b), in its seventh line, after the word **'Member'** (second reference) insert the words **'or associate member'**

In subsection (b), in its final line, after the word **'Society.'** insert a new sentence to conclude the paragraph as being **'Repeat failures to comply with subscription payments provisions may also result in consideration by the Committee of their removal from the Register of Membership of the Society.'**

After subsection (c) and before the paragraph commencing with the words **'A member of the Society...'** insert a new subsection (d) to read as:

'(d) Where a permanent member of the staff of the Society who is a member of the Society ceases their employment with the Society other than retiring from the employment. Voting membership ceases automatically upon termination of employment unless the employee retires in accordance with the Society's retirement policy.'

In the next paragraph commencing with 'A member of the Society', in its first line, after the words **'A member'** insert the words **'or associate member'**

In the same paragraph, insert the words **'or associate member'** after each additional reference to **'member'**, in the first line (second reference) and in the third line (third reference).

In the next paragraph commencing with **'A member or former member'** insert the words **'or associate member'** after the word **'member'** in the first line.

In the same paragraph in the first line insert the words **'or former associate member'** after the words **'or former member'**

Insert a new paragraph (e) at the end of the existing rule text to read:

(e) Where a member of the Society, whether a voting member or a non-voting associate member, is considered by the Committee to have misapplied, fraudulently claimed, obtained, or attempted to obtain any monies belonging to the Society, the matter shall be dealt with in accordance with the provisions of Rule 59 of these Rules.

Proposed Change to the Rule to now read as:

TERMINATION OF MEMBERSHIP OF THE SOCIETY

6. A member or associate member of the Society shall cease to be such on the happening of any of the following events:

(a) Where a member of the Society, either a voting member or a non-voting, associate member, in the opinion of the Committee misapplies or fraudulently claims or obtains or attempts to obtain any monies of the Society.

Where a member or associate member of the Society fails to disclose a third-party claim or prejudice the Society's right to recover the benefits paid in respect of same.

The member or associate member of the Society remains liable for all subscription (premium) payments due up to and including the effective date of termination.

Termination of the policy does not discharge the member or associate member of the Society from any debt or financial obligation incurred prior to the effective termination date.

Where the member or associate member of the Society has failed to pay due subscriptions, the Society reserves the right to recover such sums through lawful collection means.

(b) Where a member of the Society, either a voting member or non-voting, associate member, fails to pay their subscription for a period equivalent to 13 weeks subscriptions in any one year, provided always that in this event the member's name shall not be removed from the Register of Membership unless the member fails to pay the arrears of subscriptions outstanding and any resulting banking charges within seven days after notice in writing requiring this has been served on the member or associate member at the registered address the member or associate member provided to the Society. Repeat failures to comply with subscription payments provisions may also result in consideration by the Committee of their removal from the Register of Membership of the Society.

(c) Where a member of the Society, either a voting or non-voting, associate member, gives one month's notice in writing of their intention to withdraw from membership, on the expiration of such notice they shall cease to be a member.

(d) Where a permanent member of the staff of the Society who is a member of the Society ceases their employment with the Society other than retiring from the employment. Voting membership ceases automatically upon

termination of employment unless the employee retires in accordance with the Society's retirement policy.

A member or associate member of the Society ceasing from any cause to be a member or associate member of the Society shall not be entitled to a refund of any monies subscribed by that member or associate member to the Society during membership thereof.

A member or associate member or former member or former associate member shall be liable for any dues, levies and insurance premiums in respect of the year in which it ceased membership together with any which may be outstanding from previous years.

(e) Where a member of the Society, whether a voting member or a non-voting associate member, is considered by the Committee to have misapplied, fraudulently claimed, obtained, or attempted to obtain any monies belonging to the Society, the matter shall be dealt with in accordance with the provisions of Rule 59 of these Rules.

Rationale

This includes associate members and former associate members with all references to members and former members for clarity. It clarifies entitlements of Society staff in terms of their policy retention post-retirement and the cessation of staff policies when leaving the Society if not on retirement. Additionally, the Rule clarifies that the process now set out in Rule 59 is to be followed where a member or associate member misapplies or fraudulently claims or obtains or attempts to obtain any monies of the Society.

Existing Rule

CONSTITUTION OF THE FUNDS OF THE SOCIETY

7. The funds of the Society shall consist of:

(a) Subscriptions received from members of the Society.

(b) Interest on the investments of the Society and profit accruing from any such investment, including profit from purchase and/or sale of any freehold or leasehold property.

(c) Donations, bequests, or other monies, received from any person or persons.

Proposed amendments

In 7, subsection (a), in its first line, after the word '**members**' insert the words '**or associate members**'

Proposed Change to the Rule to now read as:

CONSTITUTION OF THE FUNDS OF THE SOCIETY

7. The funds of the Society shall consist of:

(a) Subscriptions received from members or associate members of the Society.

(b) Interest on the investments of the Society and profit accruing from any such investment, including profit from purchase and/or sale of any freehold or leasehold property.

(c) Donations, bequests, or other monies, received from any person or persons.

Rationale

To ensure that there is no ambiguity about the source of the funds of the Society being from both members and associate members.

Existing Rule

SUBSCRIPTIONS OF MEMBERS

8. The subscriptions of the members and associate members of the Society shall be at the rates agreed from time to time by the committee of the Society. It is the sole responsibility of each member and associate member to ensure that their correct residential and email address is recorded at the Society and that they are aware of all persons insured under their policy and in respect of whom they are paying the appropriate subscription. Members and associate members must inform the Society in writing where they wish to cease paying the subscription for any person(s) covered by their policy. The Society will make best efforts to contact such persons promptly, to ensure that the responsibility for payment of subscriptions may transfer in a timely manner, avoiding any break or loss of cover. Where a member's or associate member's medical insurance subscriptions are in arrears, the Society reserves the right to withhold payment of any or all medical claims and/or use the proceeds of any such claims to reduce the

arrears due until such time as the arrears are eliminated and any resultant charges are paid in full.

Proposed amendments

In the rule heading after the word '**MEMBERS**' insert the words '**AND ASSOCIATE MEMBERS**'

Proposed Change to the Rule to now read as:

SUBSCRIPTIONS OF MEMBERS AND ASSOCIATE MEMBERS

8. The subscriptions of the members and associate members of the Society shall be at the rates agreed from time to time by the committee of the Society. It is the sole responsibility of each member and associate member to ensure that their correct residential and email address is recorded at the Society and that they are aware of all persons insured under their policy and in respect of whom they are paying the appropriate subscription. Members and associate members must inform the Society in writing where they wish to cease paying the subscription for any person(s) covered by their policy. The Society will make best efforts to contact such persons promptly, to ensure that the responsibility for payment of subscriptions may transfer in a timely manner, avoiding any break or loss of cover. Where a member's or associate member's medical insurance subscriptions are in arrears, the Society reserves the right to withhold payment of any or all medical claims and/or use the proceeds of any such claims to reduce the arrears due until such time as the arrears are eliminated and any resultant charges are paid in full.

Rationale

To amend the Rule title to include associate members for clarity.

Existing Rule

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

In 10, subsection '**(c)**', in its second line, after the word 'Society' create a new subsection '**(d)**' to read:

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

In the sixth line of the rule, (the first line after the new subsection (d)) after the word '**member**' insert the words '**or associate member**'

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 or associate 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 amend the Rule to include the making of investments to correlate Rule with the previously amended Rule 7. Also to include associate members in the reference to misapplication of Society monies, for clarity.

Existing Rule

APPLICATIONS TO BE ACCOMPANIED BY MEDICAL CERTIFICATES

14. Every application for benefit from the Society must, unless otherwise determined by the Committee either generally or in a particular case, be accompanied by original itemised bill(s) and original receipts for the amounts expended by the member.

The Committee may refer to, or discuss with, the surgeon of the Garda Siochana or any duly qualified medical practitioner(s) or any other person or institution from whom/which a supporting bill/receipt has been obtained, any application for benefit under these rules.

Proposed amendments

In the fourth line, after the word '**member**' insert the words '**or associate member**'.

Proposed Change to the Rule to now read as:

APPLICATIONS TO BE ACCOMPANIED BY MEDICAL CERTIFICATES

14. Every application for benefit from the Society must, unless otherwise determined by the Committee either generally or in a particular case, be accompanied by original itemised bill(s) and original receipts for the amounts expended by the member or associate member.

The Committee may refer to, or discuss with, the surgeon of the Garda Siochana or any duly qualified medical practitioner(s) or any other person or institution from whom/which a supporting bill/receipt has been obtained, any application for benefit under these rules.

Rationale

To amend the Rule to include associate members for clarity.

Existing Rule

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 the rule heading after the word '**MEMBERS**' insert the words '**OR ASSOCIATE MEMBERS**'

Proposed Change to the Rule to now read as:

BENEFITS TO BE CONFINED TO MEMBERS OR ASSOCIATE 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 amend the Rule title to include associate members for clarity.

Existing Rule

POWERS AND DUTIES OF THE COMMITTEE

18. The Society shall be governed by the Committee who shall have full power to superintend and conduct the business of the Society subject to, and in accordance with the rules thereof, and shall act for and in the name of the Society. The Committee shall be responsible to the Annual General Meeting for the proper administration of the affairs of the Society. It shall have the power to approve the appointment of a General Manager and staff. The Committee shall ensure that the books of the Society are regularly kept, and that all minutes and resolutions are correctly entered and carried into effect and shall oversee and review the duties of the General Manager, Deputy General Manager, Chairperson, Vice-Chairperson, Secretary and Treasurer. The Committee shall act in compliance with all agreed procedures

and policies in place to ensure the running of the Committee and the associated functions are appropriately accounted for and adhered to.

(a). Each member of the Committee and Trustee of the Society on taking up office shall sign a written declaration stating that during their term of office or any time thereafter, they shall not disclose or permit to be disclosed any medical or other information concerning the business of the Committee or a member of the Society or their registered dependants, except as required by law or as permissible by the rules of the Society.

Proposed amendments

In the sixth line, after the word '**Manager**' insert a comma and the words '**Deputy General Manager**'

Proposed Change to the Rule to now read as:

POWERS AND DUTIES OF THE COMMITTEE

18. The Society shall be governed by the Committee who shall have full power to superintend and conduct the business of the Society subject to, and in accordance with the rules thereof, and shall act for and in the name of the Society. The Committee shall be responsible to the Annual General Meeting for the proper administration of the affairs of the Society. It shall have the power to approve the appointment of a General Manager, Deputy General Manager and staff. The Committee shall ensure that the books of the Society are regularly kept, and that all minutes and resolutions are correctly entered and carried into effect and shall oversee and review the duties of the General Manager, Deputy General Manager, Chairperson, Vice-Chairperson, Secretary and Treasurer. The Committee shall act in compliance with all agreed procedures and policies in place to ensure the running of the Committee and the associated functions are appropriately accounted for and adhered to.

(a). Each member of the Committee and Trustee of the Society on taking up office shall sign a written declaration stating that during their term of office or any time thereafter, they shall not disclose or permit to be disclosed any medical or other information concerning the business of the Committee or a member of the Society or their registered dependants, except as required by law or as permissible by the rules of the Society.

Rationale

To amend the Rule to include a reference to the Deputy General Manager to align with the provisions of Rule 27A for clarity.

Existing Rule

INVESTMENT OF MONIES

41. So much of the Society's monies as may not be required for immediate use or to meet its normal accruing liabilities shall, with the consent of the Committee, be invested by the Trustees in any of the following ways:

- (a) In public funds, or
- (b) In any security authorised by law for the investment of trust funds.

The investments of the Society may, from time to time with the sanction of the Committee, be varied in the interest of the Society, and for the purpose of such variation may be realised from time to time.

Proposed amendments

In subsection (b), in the first line, after the word '**funds**', delete the full stop and insert the words '**and purchase of any freehold or leasehold property.**' to complete the sentence.

Proposed Change to the Rule to now read as:

INVESTMENT OF MONIES

41. So much of the Society's monies as may not be required for immediate use or to meet its normal accruing liabilities shall, with the consent of the Committee, be invested by the Trustees in any of the following ways:

- (a) In public funds, or
- (b) In any security authorised by law for the investment of trust funds and purchase of any freehold or leasehold property.

The investments of the Society may, from time to time with the sanction of the Committee, be varied in the interest of the Society, and for the purpose of such variation may be realised from time to time.

Rationale

To align the Rule with the previous amendments made at the AGM in May 2026 to Rule 7 of these Rules regarding property purchase and acquisition.

Existing Rule

BANK ACCOUNT

42. The Committee shall cause the bank account to be kept in the name of the Society. All cheques issued on behalf of the Society shall bear two signatures. The signatories shall be any two of the following persons, General Manager, Secretary, Chairperson, Vice Chairperson, Treasurer and one other person as decided by the Committee from time to time.

Proposed amendments

In the second line, after the word '**cheques**' insert the words '**and electronic payments**'

In the third line, after the word '**signatures**' insert the words '**or authorisations.**' to complete the sentence.

In the third line, after the words '**The signatories**' insert the words '**or authorisations**'

In the fourth line, after the word '**Manager,**' insert the words **Deputy General Manager,**

Proposed Change to the Rule to now read as:

BANK ACCOUNT

42. The Committee shall cause the bank account to be kept in the name of the Society. All cheques and electronic payments issued on behalf of the Society shall bear two signatures or authorisations. The signatories or authorisations shall be any two of the following persons, General Manager, Deputy General Manager, Secretary, Chairperson, Vice Chairperson, Treasurer and one other person as decided by the Committee from time to time.

Rationale

To update and modernise the Rule to include references to electronic payments, and authorisations. It also includes the Deputy General Manager as a named signatory as a practical measure to ensure continuity in the absence of the General Manager.

Existing Rule

PAYMENT AND KEEPING OF ACCOUNTS

44. The Treasurer shall keep accounts of all receipts, credits, payments and liabilities of the Society, and of all other matters necessary for showing the financial position of the Society.

Proposed amendments

In the first line, delete the word '**keep**' and substitute with the words '**ensure that all**'

In the second line, after the word '**Society**' insert the words '**are kept**',

Proposed Change to the Rule to now read as:

PAYMENT AND KEEPING OF ACCOUNTS

44. The Treasurer shall ensure that all accounts of all receipts, credits, payments and liabilities of the Society are kept, and of all other matters necessary for showing the financial position of the Society.

Rationale

To update the Rule in conjunction with Rule 23 which was updated at the AGM in May 2026 to realistically outline the practical responsibilities of the Treasurer as an officer of the Committee as opposed to being an operational member of the Society.

Existing Rule

ACCOUNTS TO BE KEPT IN PROPER BOOKS

45. The Committee shall cause the accounts of the Society to be regularly entered in proper books. A statement of the receipts and disbursements of the monies of the Society shall be prepared at the close of each financial year and shall be submitted, after examination by the auditors, for the consideration of the Annual General Meeting next following. The Committee shall lay before the meeting an account of the income and expenditure of the Society for the year ended on the preceding 31st day of December, together with a statement exhibiting truly and correctly the financial position of the Society.

Proposed amendments

In the rule heading after the word '**BOOKS**' insert the words '**OR ELECTRONIC RECORDS**'

In the second line, after the word '**books**' insert the words '**or electronic records.**'

Proposed Change to the Rule to now read as:

ACCOUNTS TO BE KEPT IN PROPER BOOKS OR ELECTRONIC RECORDS

45. The Committee shall cause the accounts of the Society to be regularly entered in proper books or electronic records. A statement of the receipts and disbursements of the monies of the Society shall be prepared at the close of each financial year and shall be submitted, after examination by the auditors, for the consideration of the Annual General Meeting next following.

The Committee shall lay before the meeting an account of the income and expenditure of the Society for the year ended on the preceding 31st day of December, together with a statement exhibiting truly and correctly the financial position of the Society.

Rationale

To update and modernise the Rule to include references to electronic records.

Existing Rule

ANNUAL RETURN

49. Every year before the 31st day of May the Committee shall cause the General Manager to send to the Registrar the Annual Return in the form prescribed by the Registrar of Friendly Societies, of the receipts and expenditure, funds and effects of the Society, and of the number of members of the Society up to the thirty first day of December then last inclusively, and audited and laid before an Annual General Meeting, together with a copy of any special report of the auditors. Such return shall state whether the audit has been conducted by a statutory auditor appointed under the Act, and by whom.

Proposed amendments

In the fifth line after the word '**members**' insert the words '**and associate members**'

Proposed Change to the Rule to now read as:

ANNUAL RETURN

49. Every year before the 31st day of May the Committee shall cause the General Manager to send to the Registrar the Annual Return in the form prescribed by the Registrar of Friendly Societies, of the receipts and expenditure, funds and effects of the Society, and of the number of members, and associate members of the Society up to the thirty first day of December then last inclusively, and audited and laid before an Annual General Meeting, together with a copy of any special report of the auditors. Such return shall state whether the audit has been conducted by a statutory auditor appointed under the Act, and by whom.

Rationale

To amend the Rule to include associate members, for clarity.

Existing Rule

ADMITTANCE OF TRUSTEES TO MEETINGS

57. The Trustees shall be admitted to all meetings of the Society, and of the Committee, and shall be at liberty to take part in the proceedings thereof, but shall not be entitled, as Trustees, to vote on any question under discussion.

Proposed amendments

At the end of the current text after the word '**discussion**' delete the full stop and insert the following words to complete the sentence; '**unless at an Annual General Meeting, an Extraordinary General Meeting or any meeting of the members of the Society where they will have a vote as members of the Society.**'

Proposed Change to the Rule to now read as:

ADMITTANCE OF TRUSTEES TO MEETINGS

57. The Trustees shall be admitted to all meetings of the Society, and of the Committee, and shall be at liberty to take part in the proceedings thereof, but shall not be entitled, as Trustees, to vote on any question under discussion unless at an Annual General Meeting, an Extraordinary General Meeting or any meeting of the members of the Society where they will have a vote as members of the Society.

Rationale

To clarify the entitlements of the Trustees at the AGM, EGM or meetings of the members of the Society regarding their voting entitlements as members of the Society.

Existing Rule

DISPUTES AND APPEALS

59. If either of the above shall arise between a member or a person claiming through a member or under the rules of the Society, or any person aggrieved who has ceased to be a member, or any person claiming through such person aggrieved, and the Society, or any officer of the Society, it shall be decided by reference to the Committee whose decision shall be final.

Proposed amendments

In the rule heading before the words '**DISPUTES AND APPEALS**' insert the word '**MISCONDUCT,**'

Before the word '**If**' at the start of the rule on the first line insert the following text;

'All voting members, dependants, and non-voting associate members of the Society are expected to comply with the provisions of the Society's Code of Conduct in all interactions relating to the Society, including its Committee, Trustees, Management, Staff, operations, and business activities.'

A copy of the Code of Conduct is available to any voting member, dependant, or non-voting associate member upon reasonable request and is appended to the Society Rules.'

In the first line, after the word **'If'** delete the words **'either of the above,'** and substitute with the words **'a dispute or an appeal or any misconduct,'**

In the second line, after the word **'member,'** insert the words **'an associate member'**

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

In the fifth line, after the word **'Committee'** insert the words **'who shall follow the provisions of this Rule and'**

In the sixth line, after the word **'final'** insert the words **'subject to the appeals provisions contained in this Rule. Disciplinary action may arise from any misconduct.'**

After the end of the existing rule add the following paragraphs as a continuation of the rule;

'59.1 On receipt of, or becoming aware of, any complaint, conduct or dispute particulars the Committee will address the matter in the following manner:

59.2 The Committee will appoint an Investigation Sub-Committee of three of its members, to investigate the issue and if deemed necessary interview all persons concerned including the member, associate member, former member or former associate member or other relevant persons and make any reasonable enquiries to establish the facts.

59.3 The Investigation Sub-Committee having completed a report on its enquiries regarding the subject of 59.2, will provide a copy to the Committee and to the relevant parties concerned for their consideration.

59.4 Within a reasonable period thereafter, but not exceeding one month(28 days), the Committee, in the absence of at least one of the Trustees to preserve their impartiality, will convene a special meeting to hear from the Investigation Sub-Committee in the presence of the member, associate member, former member or former associate member concerned, who may also make a

statement/submission and produce any documents in response to the complaint.

59.5 The Committee in the absence of the Investigation Sub-Committee and the member, associate member, former member or former associate member concerned will determine if the complaint has or has not been proven. If proven, the Committee may apply sanctions as follows; advice, censure, temporary suspension, suspension for up to three years, or expulsion, from the Society membership and communicate their finding and sanction in writing to the member, associate member, former member or former associate member concerned.

59.6 Up to one month (28 days) following receipt of the finding and sanction applied by the Committee, the member, associate member, former member or former associate member concerned may lodge an appeal against the finding and/or sanction by notice in writing to the Secretary.

59.7 On receipt of an appeal the Committee will, within one month (28 days), set up an Appeals Board consisting of one Trustee of the Society and two independent persons unconnected with the Society with appropriate professional experience in dealing with such matters. No Trustee who participated in the Committee's consideration of the matter shall be eligible to sit on or take part in the determination of the appeal. The Appeals Board will hear a report/submission from the Investigation Sub-Committee and from the member, associate member, former member or former associate member concerned and from any witnesses that they may wish to produce. They may also hear from any persons they consider appropriate and relevant to the issue.

59.8 The Appeals Board may determine the issue as proven or not. If proven, they may affirm the sanction applied by the Committee or vary it within the parameters outlined in rule 59.5. They will communicate their decision in writing to the member, associate member, former member or former associate member concerned, and to the Committee and their decision is binding on all parties.

59.9 A person who is the subject of a disciplinary process may, at each stage of the process, be accompanied by another member or associate of the Society, not connected or involved in the matter under investigation.

The role of the accompanying person or representative shall be to provide support and to assist in ensuring that the individual's rights, entitlements, and welfare are appropriately safeguarded

throughout the process but shall not be entitled to participate in, contribute to, or interfere with the conduct or progress of the process.'

Proposed Change to the Rule to now read as:

MISCONDUCT, DISPUTES AND APPEALS

59. All voting members, dependants, and non-voting associate members of the Society are expected to comply with the provisions of the Society's Code of Conduct in all interactions relating to the Society, including its Committee, Trustees, Management, Staff, operations, and business activities.

A copy of the Code of Conduct is available to any voting member, dependant, or non-voting associate member upon reasonable request and is appended to the Society Rules.

If a dispute or an appeal or any misconduct, shall arise between a member, an associate member or a person claiming through a member, or an associate member or under the rules of the Society, or any person aggrieved who has ceased to be a member, or associate member or any person claiming through such person aggrieved, and the Society, or any officer or Trustee of the Society, it shall be decided by reference to the Committee who shall follow the provisions of this Rule and whose decision shall be final subject to the appeals provisions contained in this Rule. Disciplinary action may arise from any misconduct.

59.1 On receipt of, or becoming aware of, any complaint, conduct or dispute particulars the Committee will address the matter in the following manner:

59.2 The Committee will appoint an Investigation Sub-Committee of three of its members, to investigate the issue and if deemed necessary interview all persons concerned including the member, associate member, former member or former associate member or other relevant persons and make any reasonable enquiries to establish the facts.

59.3 The Investigation Sub-Committee having completed a report on its enquiries regarding the subject of rule 59.2, will provide a copy to the Committee and to the relevant parties concerned for their consideration.

59.4 Within a reasonable period thereafter, but not exceeding one month(28 days), the Committee, in the absence of at least one of the Trustees to preserve their impartiality, will convene a special meeting to hear from the Investigation Sub-Committee in the presence of the member,

associate member, former member or former associate member concerned, who may also make a statement/submission and produce any documents in response to the complaint.

59.5 The Committee in the absence of the Investigation Sub-Committee and the member, associate member, former member or former associate member concerned will determine if the complaint has or has not been proven. If proven, the Committee may apply sanctions as follows; advice, censure, temporary suspension, suspension for up to three years, or expulsion, from the Society membership and communicate their finding and sanction in writing to the member, associate member, former member or former associate member concerned.

59.6 Up to one month (28 days) following receipt of the finding and sanction applied by the Committee, the member, associate member, former member or former associate member concerned may lodge an appeal against the finding and/or sanction by notice in writing to the Secretary.

59.7 On receipt of an appeal the Committee will, within one month (28 days), set up an Appeals Board consisting of one Trustee of the Society and two independent persons unconnected with the Society with appropriate professional experience in dealing with such matters. No Trustee who participated in the Committee's consideration of the matter shall be eligible to sit on or take part in the determination of the appeal. The Appeals Board will hear a report/submission from the Investigation Sub-Committee and from the member, associate member, former member or former associate member concerned and from any witnesses that they may wish to produce. They may also hear from any persons they consider appropriate and relevant to the issue.

59.8 The Appeals Board may determine the issue as proven or not. If proven, they may affirm the sanction applied by the Committee or vary it within the parameters outlined in rule 59.5. They will communicate their decision in writing to the member, associate member, former member or former associate member concerned, and to the Committee and their decision is binding on all parties.

59.9 A person who is the subject of a disciplinary process may, at each stage of the process, be accompanied by another member or associate of the Society, not connected or involved in the matter under investigation.

The role of the accompanying person or representative shall be to provide support and to assist in ensuring that the individual's rights, entitlements, and welfare are appropriately safeguarded throughout the process but shall not be entitled to participate in, contribute to, or interfere with the conduct or progress of the process.

Rationale

To create a robust and legally sound process to deal with any misconduct, disputes or appeals involving any member, associate member or former member or associate member of the Society or person claiming on their behalf, to finality. This includes amending the Rule title to insert misconduct which is now defined in Rule 66(q). It also incorporates a new Code of Conduct for Members, Associate Members and Dependents of St. Paul's Garda Medical Aid Society to set the expected behavioural and conduct standards from the membership. This is to be attached to the Rules. The absence of a disciplinary process within the Rules has been identified as a significant issue and is required to address matters arising which have been seen to escalate recently. This amendment also creates a Code of Conduct for members, dependents and associate members as a guidance document. The Rule is now directly linked to Rule 6 in terms of the establishment of a process to address serious issues arising which could result in expulsion from the Society. It clearly sets out the process, the entitlements and obligation of the parties involved.

Existing Rule

VOLUNTARY DISSOLUTION

60. The Society may at any time be dissolved by the consent of five sixths in value of the members testified by their signatures to an instrument of dissolution in the form provided by the Statutory Regulations in that behalf, and also by the written consent of every person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds, unless the claim of that person is first duly satisfied, or adequate provision made for satisfying such claim.

The value of members shall be ascertained by giving one vote to every member, and then an additional vote for every five years that they have been a member, but no member shall have more than five votes.

Proposed amendments

In the second line, before the word '**members**' insert the word '**voting**'

In the eighth line, before the word '**members**' insert the word '**voting**'

In the ninth line, before the word '**member**' insert the word '**voting**'

In the tenth line, before the word '**member**' (first entry) insert the word '**voting**'

In the tenth line, before the word **'member'** (second entry) insert the word **'voting'**

Proposed Change to the Rule to now read as:

VOLUNTARY DISSOLUTION

60. The Society may at any time be dissolved by the consent of five sixths in value of the voting members testified by their signatures to an instrument of dissolution in the form provided by the Statutory Regulations in that behalf, and also by the written consent of every person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds, unless the claim of that person is first duly satisfied, or adequate provision made for satisfying such claim.

The value of voting members shall be ascertained by giving one vote to every voting member, and then an additional vote for every five years that they have been a voting member, but no voting member shall have more than five votes.

Rationale

The amendments are intended to clearly outline that the Rule refers to those members who are entitled to vote and to differentiate them from non-voting, associate members.

Existing Rule

FORMS

64. The Committee may prescribe such forms as may be deemed necessary or desirable for the purpose of giving full force and effect to these rules and may, from time to time, add to, vary, or amend any form so prescribed.

Proposed amendments

In the second line, after the word **'forms'** insert the words **'or delegate such responsibility to the General Manager'**

Proposed Change to the Rule to now read as:

FORMS

64. The Committee may prescribe such forms or delegate such responsibility to the General Manager as may be deemed necessary or desirable for the purpose of giving full force and effect to these rules and may, from time to time, add to, vary, or amend any form so prescribed.

Rationale

This change provides for the authority to permit operational management of the Society deal with operational issues in line with good governance provisions.

Existing Rule

CORRESPONDENCE TO BE ADDRESSED TO THE GENERAL MANAGER

65. All correspondence in relation to the business of the Society shall be addressed to the General Manager, St. Paul's Garda Medical Aid Society. Correspondence may be given to any member personally or may be sent to any member at their registered address or email address. Any correspondence sent by post or email shall be deemed to have been delivered.

Proposed amendments

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

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

At the end of the existing rule, after the word '**delivered.**' in the sixth line, insert the following text to add to the rule.

'The members and associate members agree to be contactable by the Society by e-mail, postal service, telephone, messaging facility or in person in connection with their membership, subscriptions, claims, and all Society related matters affecting their membership. The Society shall process personal data in accordance with

applicable data protection legislation and may process information reasonably necessary for the administration of membership, claims, investigations, disputes and appeals.'

Proposed Change to the Rule to now read as:

CORRESPONDENCE TO BE ADDRESSED TO THE GENERAL MANAGER

65. All correspondence in relation to the business of the Society shall be addressed to the General Manager, St. Paul's Garda Medical Aid Society. Correspondence may be given to any member or associate member personally or may be sent to any member or associate member at their registered address or email address. Any correspondence sent by post or email shall be deemed to have been delivered. The members and associate members agree to be contactable by the Society by e-mail, postal service, telephone, messaging facility or in person in connection with their membership, subscriptions, claims, and all Society related matters affecting their membership. The Society shall process personal data in accordance with applicable data protection legislation and may process information reasonably necessary for the administration of membership, claims, investigations, disputes and appeals.

Rationale

To amend the Rule to include associate members for clarity. It further outlines the contact provisions with the membership in connection with the Society operations and workings to comply with data protection legislation and the Society data protection policy and in line with Rule 2 of these Rules.

66. INTERPRETATION

Existing Interpretation

(I) The expression "partner" means any person who is nominated by the member in writing.

The expression "partner" is understood in the context of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act of 2010. Under this act, cohabiting couples are defined as opposite or same sex

adults who are living together in an intimate and committed relationship. They are further defined as being not married to each other or in a registered civil partnership.

Proposed amendments

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

In the fifth line delete the words '**Under this act**'

In the fifth line change the word '**cohabiting**' to having a capital '**C**' thus reading '**Cohabiting**' to commence the sentence

In the fifth line delete the words '**defined as**' and substitute with '**deemed to be**'

In the eighth line delete the full stop at the end of the sentence and continue the sentence by inserting '**but neither married parties or couples in a registered civil partnership are excluded from inclusion as associate members of the Society.**' after the word '**partnership**'

Proposed Change to the Interpretation to now read as:

(l) The expression "partner" means any person who is nominated by the member or associate member in writing.

The expression "partner" is understood in the context of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act of 2010. Cohabiting couples are deemed to be opposite or same sex adults who are living together in an intimate and committed relationship. They are further defined as being not married to each other or in a registered civil partnership but neither married parties or couples in a registered civil partnership are excluded from inclusion as associate members of the Society.

Rationale

To amend the interpretation to include associate members, for clarity. It also outlines the updated interpretation of co-habiting couples and clarifies the non-exclusion of married couples or couples registered in a civil partnership from becoming associate members.

Existing Interpretation

(n) An associate member means a non- voting member of the Society, that shall not attend or vote at any general meetings of the Society. Associate members include dependants as defined in Rule 66(k). Voting members' children reaching adulthood may continue as associate members and may include their spouses, partner and children as associate members.

Proposed amendments

In the fifth line, delete the word '**partner**' and substitute it with the word '**partners**'

In the fifth line delete the full stop at the end of the sentence and continue the sentence having inserted the following words '**or dependents as appropriate.**' after the word '**members**'

Proposed Change to the Interpretation to now read as:

(n) An associate member means a non- voting member of the Society, that shall not attend or vote at any general meetings of the Society. Associate members include dependants as defined in Rule 66(k). Voting members' children reaching adulthood may continue as associate members and may include their spouses, partners and children as associate members or dependents as appropriate.

Rationale

To clarify the position of associate members in terms of the adding their spouses or partners or their children as either dependents or associate members. Children until reaching the age of 18 years will be deemed to be dependents.

New Inclusion

(p) Legal separation means a formal separation ratified by the Courts or legal process of former co-habiting couples who were previously engaged in an intimate relationship. It can include an extra judicial separation between the parties.

Rationale

Legal separation is now defined to ensure a common and consistent interpretation of the term as its meaning is somewhat varied depending on the circumstances where it is used.

New Inclusion

(q) Misconduct may include, but is not limited to, any of the following:

- The submission of fraudulent or misleading claims;
- Dishonest conduct in any aspect of a member's engagement or dealings with the Society, its Officers, Trustees, Management, staff, or representatives;
- Abusive, threatening, intimidating, insulting, disruptive, harassing, or inappropriate behaviour in any dealings with the Society towards any member or associate member, Officer, Trustee, member of Management, staff member, or Committee member;
- Breaches of confidentiality;
- Conduct that is materially prejudicial to the interests, reputation, or proper functioning or interests of the Society.

Rationale

Misconduct is defined to ensure that there is no ambiguity surrounding its usage particularly in Rule 59 which deals with discipline complaints, investigation and penalty imposition.

New Inclusion

Code of Conduct for Members, Associate Members and Dependents of St. Paul's Garda Medical Aid Society



Members, associate members and dependents of St Paul's Garda Medical Aid Society (the Society) are bound by its rules. The purpose of this code of conduct is to set out the Society's expectations as part of the Society Rules for the conduct and ethical behaviour of those who are members, associate members and dependents of the Society.

There is an expectation that members, associate members and dependents of the Society will always behave in a manner which will not prejudice the Society or any of its membership and always engage with respect, honesty, consideration and courtesy with the Staff and Management of the Society, the Committee and Trustees. The following are the provisions which are an essential element of the responsibilities of members, associate members and dependents of the Society. It is imperative that all such persons always behave appropriately when engaged in any contact with the Society or whilst acting as a member, associate member or dependent of the Society, or in any other capacity regarding the Society:

- ❖ Always champion the best interest of St. Paul's Garda Medical Aid Society, to foster a member focused ethos as opposed to any possible perceived partisan interests
- ❖ Be respectful, honest, considerate and courteous to all colleagues, Staff, Management, Society membership, Committee members and Trustees of the Society and all others with whom they engage

- ❖ Be respectful and courteous in all forms of communications channels, be they verbal or written including but not exclusive to telephone, e-mail and any message transmission(s) engaged with
- ❖ Behave with compassion when considering any matters regarding the welfare of the membership
- ❖ Consider the needs of all members of the Society (including associate members and dependents) when addressing any issues arising and strike an appropriate balance between any individual member, associate member or dependent and the best interests of the Society as a whole
- ❖ Ensure confidences are not breached, business confidentiality is protected, and personal privacy of individuals is respected
- ❖ Treat each issue in a fair, considered and pragmatic manner with due regard and respect for differing perspectives
- ❖ Be scrupulously honest in making claims for reimbursement of expenses incurred
- ❖ Be scrupulously honest in all matters arising by being true to the role, the responsibilities and the correct representation of the facts, issues and decisions in all resultant communications
- ❖ Be accountable regarding all engagements with the Society to ensure transparency, credibility and integrity of the communications engaged in are always maintained
- ❖ Be even and fair minded in all issues dealt with, and avoid conflicts of interest
- ❖ Always respectfully consider the views, decisions and agreed approaches taken by the Operational Management, the staff, the Management Committee and Trustees of the Society
- ❖ Always behave appropriately and engage professionally in all aspects with the staff, Operational Management, the Management Committee, Trustee and Society business
- ❖ Be Society focused to ensure the needs, requirements and requests of the membership are always prioritised

- ❖ Maintain appropriate personal records to facilitate proper governance, oversight, necessary review, transparency and openness
- ❖ Always follow the rules of the Society and be consistent when invoking its policies and procedures.

Rationale

To outline the behaviour and conduct standards that are expected with being either a member, dependent or associate member of the Society. It is incorporated into the Rule 59 amendments and is included to address behaviour and misconduct being experienced. It embodies the expectation of fairness, courtesy, respect, honesty, appropriateness, responsibility, confidentiality and consideration by all concerned.

Yours Sincerely,

Shannon Ryan

Secretary of St. Paul's Garda Medical Aid Society

31st July 2026