

Cumann Naoimh Pol Liaigh-Chonganta An Ghárda

Rule Book

Amended at EGM on 4th December 2025



Registered under the Friendly
Societies Acts 1896 - 2021.

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Rules of St. Paul's Garda Medical Aid Society in accordance with the provisions of the Friendly Society Acts 1896 – 2021.

1. TITLE OF SOCIETY

The title of the Society shall be "Cumann Naoimh Pol Liagh-Chonganta an Gharda" (St. Paul's Garda Medical Aid Society) hereinafter in these rules referred to as "the Society".

2. CONSTITUTION OF THE SOCIETY

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.

3. REGISTERED OFFICE

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.

4. OBJECTS AND PURPOSES OF THE SOCIETY

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.

5. MEMBERSHIP OF THE SOCIETY

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, 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.

- 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.

6. TERMINATION OF MEMBERSHIP OF THE SOCIETY

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.

7. CONSTITUTION OF THE FUNDS OF THE SOCIETY

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.

8. SUBSCRIPTIONS OF MEMBERS

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.

9. PAYMENT AND COLLECTION OF SUBSCRIPTIONS

The first subscription to the Society shall be payable as soon as conveniently possible after the coming into operation of these rules and thereafter subscriptions shall, subject to the provisions of this rule, be payable as may from time to time be prescribed by the committee.

10. APPLICATION OF FUNDS OF THE SOCIETY

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.

11. DETERMINATION OF BENEFITS

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 1896-2021.

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.

12. LIABILITY OF THIRD-PARTY CLAIM

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.

13. APPLICATION FOR BENEFIT

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.

14. APPLICATIONS TO BE ACCOMPANIED BY MEDICAL CERTIFICATES

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.

15. BENEFITS TO BE CONFINED TO MEMBERS

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.

16. BENEFITS TO BE PAID OUT OF INCOME

All benefits under these rules shall be paid out of the income of the Society. Provided, however, that the total paid in such benefits in any financial year shall not exceed the income of the Society for that year together with any balances remaining undisposed of at the end of the previous financial year.

In these rules the expression financial year shall be the year commencing on first day of January of any year and ending on the thirty first day of December following.

17. COMMITTEE

The Committee shall consist of twenty voting members as officers of the Society, nine of whom shall be nominated by the Staff Associations on the basis of six from the Garda Representative Association, two from the Association of Garda Sergeants and Inspectors, and one from the combined Representative Bodies for Superintendents and Chief Superintendents, one of whom shall be nominated by the Garda Síochána Retired Members Association and ten of whom shall be elected prior to the Annual General Meeting every fifth year, by means of postal ballot based on regions as follows:

Connaught/Ulster, 2 members; Munster, 3 members; Leinster (excluding Dublin City and County), 2 members; Dublin City and County, 3 members.

- a) In order to be eligible for election to the Committee a member may only contest the election for the region applicable to the registered address they have provided to the Society. Their subscription must be paid up to date and they must be nominated and seconded in writing by two other members of the Society in that region.

The member shall indicate willingness to accept the nomination in writing. The nomination shall be with the Secretary not less than 8 weeks before the Annual General Meeting. The names of the nominees of the Staff Associations and Garda Síochána Retired Members Association must be notified in writing to the Secretary of St. Paul's Garda Medical Aid Society prior to their participation at a meeting of the Committee.

- b) Candidates for election to the Committee on request in writing will be provided with the names and addresses of the electorate in their electoral region and will ensure the security and confidentiality of the data and that it is used solely for electoral purposes.

They will include a signed declaration in their request for the electorate list.

- c) The completed ballot paper shall be returnable to an independent Returning Officer in line with the ballot dates established by the Committee.
- d) The nominated and newly elected members of the Committee shall take up office at the first Committee Meeting immediately after the AGM in the year when an election is held.

18. POWERS AND DUTIES OF THE COMMITTEE

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.

19. TERMINATION OF MEMBERSHIP OF THE COMMITTEE

The office of a Committee member shall be vacated:

- a) on their resignation from office provided that twenty-one days' notice in writing is given to the Secretary of the intention to do so.
- b) on ceasing to be a member of the Society.
- c) in the case of an elected member if their registered address with the Society is not within the region or in the case of a retired member or retiring member is not residing in the region they were elected to represent.
- d) where a breach of the rules or procedures of the Society is determined against the member following an appropriate investigation and the Committee deem it prudent to do so in accordance with the rules of the Society.

20. SUSPENSION OF MEMBERS COMMITTEE

Where it is alleged that a member of the Committee by an act of commission or omission acts in a manner prejudicial to the interests of the Society the following procedures will apply.

20.1 The Committee will appoint an Investigation Sub-Committee of three of its members to investigate the issue and interview all persons concerned including the Committee member and make any reasonable enquiries to establish the facts.

20.2 The Investigation Sub-Committee having completed a report on its enquiries will provide a copy to the Committee and to the Committee member concerned for their consideration.

20.3 Within a reasonable period thereafter but not exceeding one month, 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 Committee member

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

20.4 The Committee in the absence of the Investigation Sub-Committee and the 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 from the Committee and suspension from the Committee for up to three years and communicate their finding and sanction in writing to the member concerned.

20.5 Up to one month following receipt of the finding and sanction applied by the Committee, the Committee member concerned may lodge an appeal against the finding and/or sanction by notice in writing to the Secretary.

20.6 On receipt of an appeal the Committee will within one month 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. The Appeals Board will hear a report/submission from the Investigation Sub-Committee and from the 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.

20.7 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 20.4. They will communicate their decision in writing to the member concerned and to the Committee and their decision is binding on both parties.

21. ELECTION OF OFFICERS

On the occasion of its first meeting, following election, the Committee shall elect from amongst its members persons deemed suitable to be a Chairperson, a Vice-Chairperson, a Treasurer and a Secretary.

22. GENERAL MANAGER

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 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.

22A. DEPUTY GENERAL MANAGER

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.

23. TREASURER

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.

24. SECRETARY

The Secretary shall summon and give notice of all meetings of the Committee or of members of the Society. The Secretary and the Chairperson will be responsible for drawing up the agenda for all meetings of the Committee, which the Secretary will circulate to the Committee,

Trustees and General Manager. The Secretary shall keep the accounts, documents, and papers of the Society Committee in such manner and for such purposes as the Committee may appoint.

In the absence from any meeting of the Secretary, the members present shall choose one of their number to act as Secretary for the purposes of that meeting. They shall record correctly the names of the persons present at each meeting and in minutes of the proceedings, which shall be authenticated by the signature of the Chairperson of the meeting. In the absence of the Chairperson and Vice-Chairperson, the Secretary shall call on the Committee to elect a Chairperson for that meeting.

The Secretary shall prepare and send all returns and other documents required by the Friendly Societies Acts or Statutory Regulations. All correspondence in relation to the business of the Society Committee shall be addressed to the Secretary at the registered office.

25. CHAIRPERSON

The Chairperson shall preside as chair at all meetings of the Committee of the Society and will be responsible, along with the Secretary for drawing up the agenda for such meetings. In the absence from any meeting of the Chairperson, the Vice-Chairperson shall chair that meeting, otherwise the members present shall choose one of their number to act as chair for that meeting. The Chairperson will manage the meetings in accordance with the Standing Orders in place. A declaration by the Chairperson that a resolution has been carried or defeated and an entry to that effect in the minute book, shall be sufficient evidence of the fact, without proof of the number or proportion of votes recorded in favour of or against any such resolution.

25A. VICE-CHAIRPERSON

The Vice-Chairperson will assume the role and responsibilities of Chairperson in their absence or nonavailability at any time.

26. FILLING OF VACANCIES ON COMMITTEE

The Committee shall have the power at its first meeting held after the

expiration of fourteen days from the time a vacancy occurs to fill such vacancy by co-option from among the members of the Society in the Region concerned, whether; (a) The unsuccessful candidate with the next highest number of votes, willing to serve, at the most recent election or (b) where there are no unsuccessful candidates or where all the unsuccessful candidates do not wish to serve on the Committee, by co-option from amongst the members of the Society in that Region. Provided, however, that a vacancy among the officers of the Society shall be filled in accordance with the provision of these rules.

This process will be followed where a member of the Committee is unable to participate for a prolonged period anticipated to be more than three consecutive Committee meetings. In such circumstances the co-opted person will fill the vacancy for the period of absence of the Committee member as agreed by the Committee.

In the case of non-elected members, where a member of the Committee is unable to participate for a prolonged period, anticipated to be more than three consecutive Committee meetings, the relevant Association will be requested to co-opt a suitable person who will fill the vacancy for the period of absence of the Committee member as agreed by the Committee.

27. FILLING OF VACANCIES OF CHAIRPERSON, VICE-CHAIRPERSON, SECRETARY AND TREASURER OF THE SOCIETY

In the event of any vacancy or vacancies occurring during their term of office among the Chairperson, Vice-Chairperson, Secretary or Treasurer of the Society Committee such vacancy or vacancies shall be filled in the following manner:

Where a vacancy occurs amongst the said officers of the Society Committee, the Committee shall at its next meeting elect one of its members to fill such vacancy and the person so elected shall be a member of the Committee and an officer of the Society in the same way and subject to the same limitations as if they had been elected to the position pursuant to the provisions of Rule 21 of these rules.

28. ANNUAL GENERAL MEETING

The Annual General Meeting of the Society shall be held not later than the twenty first day of May of every year. All motions for the Annual General Meeting must be with the General Manager six weeks before the date on which the Annual General Meeting is to be held.

- a) If, due to unforeseen circumstances the Annual General Meeting is postponed, it shall be rearranged as soon as practicable thereafter and if this is not possible, the Committee may decide to convene a virtual online Annual General Meeting.
- b) The postponement of an Annual General Meeting in any circumstance shall not interfere with the ongoing management of the Society's affairs or impinge upon or delay the implementation of the rules of the Society.

29. EXTRAORDINARY GENERAL MEETING

The Committee may, whenever necessary, convene an Extraordinary General Meeting of the Members of the Society to consider special business as determined essential by the Committee and which may be dealt with as if the Extraordinary General Meeting were the actual Annual General Meeting.

30. MEETING OF COMMITTEE

The Committee and its sub-committees may meet in person or electronically as deemed prudent depending on the circumstances prevailing.

The Committee shall meet as often as may be necessary but not less than once in every quarter. In the event of a Public Health Emergency or a State of Emergency exists which decrees that gatherings of members of the public are restricted thus preventing the gathering of members of the Committee in a specified place, the Officers of the Society may determine that such meetings be held by electronic means.

In circumstances where it is determined by the Officers of the Society that a meeting of the Committee is necessary, as a matter of urgency, such

meeting may be held by electronic means following not less than twelve hours' notice of such meeting issued by electronic means. Such provisions shall only take effect when the Officers of the Society are satisfied that all Committee members can arrange access to facilities for the conduct of such electronic meetings.

31. SPECIAL MEETINGS OF THE COMMITTEE

The Secretary shall, upon receipt of a requisition signed by one or more of the Trustees, or by not fewer than five members of the Committee convene a special meeting of the Committee to consider such special business as shall be specified in the requisition. Such special meetings shall be convened within fourteen days after the receipt of the requisition by the Secretary, and not less than three clear days' notice thereof unless circumstances necessitate an immediate meeting, specifying the special business to be considered thereat, shall be given to every member entitled to attend such meeting.

Where it is deemed necessary, the Chairperson, in consultation with the Secretary, may convene an immediate meeting to deal with urgent special business, provided notification specifying the special business to be considered thereat, shall be given to every member entitled to attend such meeting.

32. REQUISITION TO CONVENE EXTRAORDINARY GENERAL MEETING

The Committee shall, upon receipt of a requisition in writing signed by not fewer than four hundred members of the Society, convene a General Meeting of the members of the Society to consider the business specified in such requisition and such other business, if any, as, in the opinion of the Committee, is proper to be considered at such meeting.

33. TIME WITHIN WHICH MEETINGS TO BE HELD ON REQUISITION

Every requisition to convene an Extraordinary General Meeting of the members of the Society, shall specify the nature of the business, and the precise terms of any resolution which it is proposed to submit to each meeting, and a meeting required by any such requisition to be convened shall be convened within one month after the receipt of such requisition by the General Manager.

34. NOTICES OF MEETINGS OF COMMITTEE

In normal circumstances not less than seven clear days' notice of any meeting of the Committee specifying the place, the day, and the hour of the meeting, and in the case of all special business the nature of such business and the precise terms of such resolution which it is proposed to submit to the meeting shall be given to every member of the Committee by the Secretary.

35. NOTICES OF MEETINGS OF MEMBERS OF THE SOCIETY

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.

36. PLACE OF MEETINGS

The Annual General Meeting of the Society shall be held at such place and at such time as the Committee decides.

37. SUB-COMMITTEE

The Committee may constitute and appoint and act by sub-committees

of any of its members and may delegate to any such sub-committee such of their powers as they may in their discretion think fit, provided that no such subcommittee shall consist of fewer than three members.

The sub-committees shall act in compliance with all agreed procedures and policies in place to ensure the running of the sub-committees and the associated functions are appropriately accounted for and adhered to.

38. PROCEDURE AT MEETINGS OF COMMITTEE

The meetings shall be conducted in line with the agreed standing orders in place for the conducting of Committee meetings in addition to the Society Code of Conduct and Confidentiality declarations.

Where a Committee member finds themselves with a clear and definable conflict of interest on an issue under discussion at the Committee, such Committee member shall absent themselves from the Committee meeting while it is considered. If they fail to do so and the Committee are satisfied that there is a clear and definable conflict of interest, the Committee may with the consent of two thirds of the members present, suspend the Committee member concerned for the period the issue is under discussion, in line with the Conflict-of-Interest declaration signed by each Committee member. In such circumstances the Committee may decide to pursue the procedures set out in Rule 20 of these Rules.

39. QUORUM AT MEETINGS

No business shall be transacted at any meeting of the Committee unless there are present for the transaction of ordinary business a quorum of at least fifty percent of the members plus one.

40. ADJOURNMENT OF MEETING

The Chairperson of any Committee or sub-committee meeting of the Society may, with the consent of the meeting, adjourn it from time to time or from place to place.

41. INVESTMENT OF MONIES

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.

42. BANK ACCOUNT

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.

43. EXPENSES

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.

44. PAYMENT AND KEEPING OF ACCOUNTS

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.

45. ACCOUNTS TO BE KEPT IN PROPER BOOKS

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.

46. AUDIT

Before every Annual General Meeting of the Society, the Accounts and Balance Sheet of the Society for the preceding year shall be examined and their correctness ascertained and certified by one of the statutory auditors appointed under the Act. The auditors shall have access to the books and accounts of the Society, shall examine the balance sheet and verify it with the accounts, vouchers, deeds, documents and securities, and shall sign it if found by them to be correct, duly vouched and in accordance with law, or specially report to the Society in what respect they find it incorrect, unvouched, or not in accordance with law.

The auditors who sign the certificate and balance sheet must examine the accounts for the whole of the year to which it relates.

The auditors shall be appointed by the Committee.

47. BALANCE SHEET, SPECIAL REPORT OF AUDITOR AND QUINQUENNIAL VALUATION TO BE AVAILABLE IN THE GENERAL MANAGER'S OFFICE

It shall be the duty of the Committee to keep a copy of the last annual balance sheet, together with any special report of the auditors, always available for inspection by any member of the Society at the office of the General Manager of the Society, and it shall be the duty of the General Manager to produce such balance sheet or report at their office on demand by a member of the Society.

The Society shall cause to be kept always hung up in a conspicuous place at its registered office a copy of the last annual balance sheet and of the last quinquennial valuation, together with a copy of any special report of the auditors thereon.

48. INSPECTION OF ACCOUNTS

The Committee shall cause the accounts of the Society to be available for inspection by any member having an interest in the funds of the Society at

all reasonable hours at the registered office of the Society, or at any place where the accounts are kept and it shall be the duty of the General Manager to produce the said accounts accordingly.

49. ANNUAL RETURN

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.

50. COPY OF ANNUAL RETURNS TO BE SUPPLIED ON APPLICATION

It shall be the duty of the Committee to provide the General Manager with a sufficient number of copies of the last annual return, or of some balance sheet or of some other document duly audited containing the same particulars as in the annual return as to the receipts and expenditure, funds and effects of the Society, for supplying gratuitously every member interested in the funds of the Society, on their application with a copy of the last annual return of the Society, or of such balance sheet or other document for the time being, and it shall be the duty of the General Manager to supply such gratuitous copies on application accordingly.

51. QUINQUENNIAL VALUATION

Once at least in every five years the assets and liabilities of the Society (including the estimated risks and contributions) shall be valued in the manner provided by the Act by a valuer to be appointed by the Society. It shall be the duty of the valuer at the cost of the Society to make a report to be signed by them on the condition of the Society, and also an abstract result of their valuation in the form prescribed by the Registrar. On receiving such report, it shall be the duty of the Committee as soon as conveniently may be to call a meeting and to lay such report and the abstract of the result of the valuation before such meeting.

It shall be the duty of the General Manager to forward such report and

abstract to the Registrar and to prepare and forward therewith a statement containing such information with respect to the benefits assured and the contributions receivable by the Society, and its funds and effects, debts, and credits as the Registrar may require.

52. SEPARATE ACCOUNTS

Separate accounts shall be kept of all monies received or paid on account of any particular fund or benefit assured by the Society for which a special contribution is payable, distinct from all monies received and paid on account of any other benefit or fund.

A separate account shall also be kept of the expenses of management of the Society.

53. APPLICATION FOR INVESTIGATION OF AFFAIRS, OR FOR WINDING UP OF SOCIETY

Upon application by writing under their hands, one fifth of the total number of members of the Society, or if the number of members is a thousand or over then such number of members as is pre-scribed by the Act, may apply to the Registrar for an investigation of the affairs of the Society, or for the calling of a special meeting of the Society for the winding up of the Society.

54. COPIES OF RULES

The rules of the Society are available to view and to print on our website at www.medicalaid.ie or a copy will be provided from the Society's office free of charge to any member requesting same.

55. AMENDMENT OF RULES

A new rule shall not be made, nor shall any of the Rules herein contained contained or hereafter to be made, be amended, altered, or rescinded, unless with the consent of a majority present and voting at an Annual General Meeting or an Extraordinary General Meeting of the Society except in the case of rule 17 where a two thirds majority will apply.

Any specific amendment of rule 17 which has been rejected by an annual general meeting or extraordinary general meeting shall not be considered again before the 3rd subsequent annual general meeting.

A new rule or any amendment of a rule shall not be valid until registered. A copy of such a new rule or amendment, signed by three Committee members and the Secretary, shall be sent to the Registrar.

56. TRUSTEES

There shall be three Trustees as officers of the Society, each entitled to serve a term of six years commencing at the conclusion of the annual general meeting at which they are appointed and extending to the conclusion of the sixth subsequent annual general meeting. One Trustee will retire or seek re-election every second year thereafter and replacements will be appointed in accordance with these rules.

Candidates for the position of Trustee will be members of the Society in good standing, excluding current employees of the Society or former employees of the Society within the last six-year period, and will be nominated by four members of the Committee at the Committee meeting prior to the annual general meeting every second year. In the event of more than one candidate being nominated, the Committee itself by secret ballot will determine the name to go forward to the annual general meeting for appointment in accordance with the standing orders in place for Committee meetings. A Trustee cannot hold any other office in the Society. An outgoing Trustee shall be eligible for reappointment.

The Secretary shall send to the Registrar a copy of every resolution appointing a Trustee or Trustees within fourteen days after the date of the meeting whereat such resolution was passed, in the form prescribed by the Statutory Regulation in that behalf, and such resolution shall be signed by the Trustee or Trustees so appointed and by the Secretary of the Society. All property and assets belonging to the Society, whether acquired before or after the registration of the Society, shall vest in the Trustees for the time being of the Society for the use and benefit of the Society and of the members thereof, and of all persons claiming through such members according to the rules of the Society. A Trustee who is declared bankrupt shall cease to be a Trustee with immediate effect.

In the event of any Trustee dying, resigning or being removed from, or

otherwise ceasing to hold office, a new Trustee shall be appointed at the next annual general meeting but otherwise in the manner provided in this rule for the appointment of Trustees and such member shall hold office for the remainder of the term of office of the member they are replacing.

57. ADMITTANCE OF TRUSTEES TO MEETINGS

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.

58. CUSTODY OF SECURITIES

The Trustees shall be the persons to sue or be sued on behalf of the Society. The Trustees shall not be liable to make good any deficiency in the funds of the Society but shall be liable only for such sums of money as shall be actually received by them on account of the Society.

All deeds, documents of title, and securities for money shall be held by the Trustees, and they shall take such measures for the safe custody and preservation thereof, at the expense of the Society, as they shall think fit, and they shall be responsible for the safe custody of all such deeds, documents and securities as are placed in their hands or under their control, and shall produce them for inspection by the Statutory Auditors when required by them, and whenever else required by resolution of a meeting of the Committee.

- a) Business contracts negotiated by the Society with all suppliers shall be signed by the General Manager on behalf of the Committee.
- b) Employment Contracts with the Society Staff shall be signed by the General Manager on behalf of the Society.
- c) Employment Contracts with the General Manager, Deputy General Manager, shall be signed by the Chairperson and one Trustee on behalf of the Society. In the absence of the Chairperson the Vice-Chairperson may fulfil this responsibility.

59. DISPUTES AND APPEALS

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.

60. VOLUNTARY DISSOLUTION

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.

61. STANDING ORDERS

Standing Orders for the guidance of the Committee in the management of the Society in accordance with the provisions of these rules shall, as occasion may require, be drafted and approved by the Committee.

62. RATIFICATION OF STANDING ORDERS

Every Standing Order approved and ratified by the Committee shall take effect upon approval.

63. SUSPENSION OF STANDING ORDER

No Standing Order shall be suspended, except with the consent of two thirds of the members present.

64. FORMS

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.

65. CORRESPONDENCE TO BE ADDRESSED TO THE GENERAL MANAGER

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.

66. INTERPRETATION

In these rules, unless there be something in the subject or context inconsistent therewith:

- a) The expression 'the Force' means Garda Síochána.
- b) "Writing" includes handwriting, e-mail, typewriting, printing, lithography and any other mode of representing or reproducing words or figures in a visible form.
- c) Words importing the singular number include also the plural and words importing the plural number include also the singular. Words importing the masculine gender include also the feminine gender. Gender neutral terminology is utilised wherever possible as the Rules are updated.
- d) The "Society" shall mean Cumann Naoimh Pol Liaigh-Chonganta An Ghárda (St. Paul's Garda Medical Aid Society).
- e) The "Committee" shall mean the Management Committee of the Society constituted in accordance with these rules and in line with the provisions of the pertaining legislation in place. A sub-committee shall refer to a sub-group of the Management Committee members with the Trustees of the Society and other persons invited to attend

to include staff and management of the Society as deemed appropriate.

- f) "member" shall have the meaning defined in Rule 2.
- g) The expression "the Commissioner" means the Commissioner of the Garda Síochána.
- h) "The Acts" shall mean the Friendly Societies Act, 1896–2021 and its subsequent amending legislation.
- i) 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.
- j) The expression "partner" means any person who is nominated by the member in writing.
- k) 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.
- l) Registered address shall refer to the address provided by the member to the Society as their residential address. It shall be permissible to utilise Garda station addresses for serving members of the Garda organisation if deemed appropriate for security purposes. Immediately upon retirement from An Garda Síochána the members will be obliged to provide their permanent residential address as being their registered address if it differs from that which is provided to the Society in the normal course

m) 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.

SCHEDULE 1
FORMAT OF NOMINATION PAPER
St. Paul's Garda Medical Aid Society

NOMINATION PAPER

I _____ Reg No: _____

(BLOCK CAPITALS)

of the Province/Region of _____

do hereby nominate _____ Reg. No. _____

(BLOCK CAPITALS)

of the Province/Region of _____

as a Candidate for the Committee of St. Pauls Garda Medical Aid Society.

SIGNED: _____ DATE: _____

I _____ Reg No: _____

(BLOCK CAPITALS)

of the Province/Region of _____

do hereby second the nomination of _____

Reg. No. _____

of the Province/Region of _____

SIGNED: _____ DATE: _____

I _____ Reg No: _____

(BLOCK CAPITALS)

of the Province/Region of _____

do hereby accept the nomination of _____

SIGNED: _____ DATE: _____

Register No. 1657 DUBLIN

ACKNOWLEDGEMENT OF REGISTRY OF SOCIETY

Cumann Liaigh-Chonganta an Ghárdha Siochána

(THE GARDA SIOCHANA MEDICAL AID SOCIETY)

is registered as a Friendly Society under the Friendly Societies Acts,
1896 – 2021, this 30th day of June 1934.

H.M Whitton,
Clárathir na gCara-Cumann

(COPY KEPT)



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