

## All Blacks v Argentina

Gerry Thornley on the semi-final showdown

SPORTS FRIDAY

## Killers of the Flower Moon ★★★★★

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Ann Kelleher shares the philosophy that helped propel her to the senior ranks of Intel **Business This Week**

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The President's criticism of Ursula von der Leyen shows if anyone is being reckless it's him **Opinion, page 12**

# Lack of insurance could push flood emergency fund over €10m

Some businesses face repair costs up to €500,000, insurer estimates

Cover impossible where flooding risk is 'inevitable', says insurance body

MARK HILLIARD

Widespread damage across Co Cork in the aftermath of Storm Babet is expected to cost millions of euro to repair, prompting the establishment of an emergency Government fund that could surpass its initial €10 million budget.

Much of that relief capital will benefit businesses and homes, the vast majority of which, according to insurance brokers, are unable to access cover due to previous flooding.

The scale of destruction was immediately evident yesterday, with some shop owners facing repair costs of up to €500,000, according to one estimate. To add to the crisis, small- and medium-sized businesses may have had Christmas stock destroyed during the freak weather event that caught many by surprise on Wednesday.

### Renewed focus

With further rain warnings in place for last night, the events bring renewed focus to the issue of sparse insurance availability, affecting even those areas with flood defence measures in place.

"Most of those places that flooded have previously flooded ... and therefore they probably had whatever cover they did have then, if they had it then, removed," said Jonathan Hehir, chief executive of online brokers insuremyhouse.ie and insuremyshop.ie.

"We've basically decided as a society that yes, where you live or where you work floods and



there's nothing we can do about it. And every couple of years your business or your house will be destroyed. That's where we're at and it's devastating for people," Mr Hehir said.

"It is unbelievable the amount of damage [it does]. All the pictures in the world do not tell the story until you're actually on site."

Most business owners are unlikely to have insurance to pay for lost stock, interior refits and staff wages and rent during closure periods, expenses that would be covered in the event of fire.

"Midleton in particular would have no insurance because of previous claims in

2009, 2015 and now this one," said Paul Kavanagh, executive director of the Cork-based McCarthy Insurance Group, a broker with 17 offices nationwide. He estimates repair costs in some business cases could reach €500,000.

"It's nearly like one strike and you're out. That's nearly a loose rule of thumb by the insurers," he said.

Mr Kavanagh said in many areas such as Fermoy, successful flood defence works have not reversed the lack of cover, with insurers pointing to a risk of potential human error in the operation of demountable barriers.

However, according to Insurance Ireland, the representa-

tive body for insurers in Ireland, cover can only be provided against unforeseen risk.

### 'An inevitable event'

"When a risk becomes an inevitable event rather than a possible occurrence, it is no longer possible to provide cover," a spokeswoman said.

"Unfortunately, in some areas of the country the level of flood risk is so high as to be tantamount to inevitable, and insurers have had no option but to withdraw flood cover. If insurers were to cover inevitable events the cost of premiums in general could increase considerably."

Last night, the community in

Midleton was bracing itself as rain began to fall again and sandbags were distributed in the town.

Many of those affected in the south of Ireland will turn to Government financing, which Taoiseach Leo Varadkar indicated could surpass the €10 million initially allocated through a humanitarian assistance scheme.

Meanwhile, in Scotland, where Storm Babet also exacted a heavy toll, a 57-year-old woman was found dead two hours after reports someone had been swept into the Water of Lee at Glen Esk.

■ Taoiseach Leo Varadkar speaking with local people on Main Street in Midleton, Co Cork, after Storm Babet caused serious flooding in the town. PHOTOGRAPH: BRIAN LAWLESS/PA WIRE

# Aid groups criticise relief plan for Gaza

Food, water and medical supplies delivery far short of what is needed, warn aid bodies

MARK WEISS  
in Jerusalem

Deliveries of aid from Egypt are expected to cross into the southern Gaza Strip today as the enclave's residents continue to suffer under intense Israeli bombardment and a siege imposed in the wake of the Hamas attack of October 7th.

Aid groups warned last night, however, that the planned initial delivery of food, water and medical supplies in some 20 trucks is only a fraction of what is required to alleviate the worsening humanitarian crisis for Gaza's 2.3 million residents.

World Health Organisation regional representative Richard Brennan said the goal was to get up to 100 trucks of aid distributed every day.

Underlining the increasingly dire conditions in Gaza, he said: "We're hearing ... that suddenly people only have three litres of clean water per person per day. At an absolute minimum people need 15 litres for drinking, cooking and basic hygiene."

War between Israel and Hamas, the militant group that governs Gaza, broke out on October 7th after Hamas gunmen stormed across the border, killing some 1,400 people in Israel, most of them civilians living close to the Gaza border. Many were killed in horrific circumstances.

In response Israel has been

bombing Gaza incessantly ahead of an expected ground invasion and has blocked deliveries of water, food and fuel, and cut electricity supplies, telling more than a million residents to flee their homes in the northern Gaza Strip.

US president Joe Biden secured Israel's approval on Wednesday for aid lorries to cross into Gaza via the Rafah crossing to Egypt, but Israeli prime minister Binyamin Netanyahu said deliveries would stop if aid reached Hamas.

About 200 people were seized during the Hamas raid and taken to Gaza, where they are being held in captivity. Israel has put the number at 203 and says the hostages include 30 children and 20 older people. Many Israelis were critical of the decision to allow aid for Palestinians as long as Hamas is refusing to grant the Red Cross access to the hostages.

Israeli defence minister Yoav Gallant told troops gathered at the Gaza border yesterday that they would soon see the Palestinian enclave "from inside", suggesting an expected ground invasion with the aim of annihilating Hamas could be nearing.

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# Breast screening of little benefit, oncologist claims

PAUL CULLEN  
Health Editor

Screening women for breast cancer "doesn't make much of a difference" to death rates from the disease, according to a leading breast cancer specialist.

The benefit originally shown for breast cancer screening has been "abrogated" by improvements in the treatment of the disease over the past 50 years, according to Prof John Kennedy, clinical professor of oncology at Trinity College Dublin.

"I believe screening doesn't make much of a difference to death rates from breast cancer," Prof Kennedy told a conference in Dublin. "We screen based on age because we're able to, we don't screen based on risk, which is what we should be doing. If there was a very low risk, there probably is very little benefit to screening."

Internationally, death rates from breast cancer have tumbled in recent decades. But they have also fallen in Switzerland, added Prof Kennedy, which

does not have a national screening programme.

Irish women aged between 50 and 69 are eligible for a mammogram (breast X-ray) every two years under BreastCheck, the State's national breast screening programme. There are plans to expand the age range to 45-74 years.

"The scale of the benefits of population-based breast screening has always been the subject of scientific debate, which is the reason why the benefits and harms of screening need to be spoken of

clearly and transparently, including the risk of overdiagnosis," a spokeswoman for BreastCheck told The Irish Times. "Age is considered the biggest risk factor in breast cancer."

Breast cancer is the most common cancer in Irish women, with about 3,500 cases and more than 700 deaths a year. About one-third of cases are diagnosed through breast screening.

Overall survival rates for all cancers have increased by 40 per cent since the 1980s but getting further improvements will prove

difficult, because "the low-hanging fruit has already been plucked", Prof Kennedy said.

And while Ireland's performance has improved, "our services were so bad in 1996 that it was not hard to make them better".

Most of this improvement in outcomes is due to employing nurse and surgical specialists, better radiology that provides more information about the location of cancers and the creation of centres of excellence or, in Ireland, "centres of adequacy", he told the conference.

## Weather

Wet and windy conditions with prolonged falls of rain leading to localised flooding. Highs of 10-15 degrees in gusty winds.

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## World News

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## Business This Week

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**Finance Bill:** Legislation for a new 15 per cent rate of corporation tax forms the cornerstone of this year's Finance Bill

## Sports Friday

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**Racing:** Aidan O'Brien can dominate proceedings at Ascot today, with Paddington to headline a possible treble: page 19

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