

## **Personal Accident INSURANCE COVER** (only effective when player is registered officially with our Club & League)

### **5/7/9 a-side teams & 11 a-side teams –**

- ❖ Death – €10k; €80k if over 16 years
- ❖ Permanent Total Disablement – €80k
- ❖ Dental Cover up to €500 per year - Must attend Dentist within 48 hrs of injury
- ❖ Policy Excess - €175 or 10% of the expenses incurred (whichever is greater)
- ❖ Medical Expenses (only where irrecoverable from other sources, e.g. VHI) for 12 month period after 1st treatment - €10k

### **Adult Gold Cover -**

- ❖ Death – €130,000
- ❖ Permanent Total Disablement – €130,000
- ❖ Temporary Total Disablement – Up to €600 per week
- ❖ Temporary Total Disablement Deferment period – 2 weeks
- ❖ Dental Cover up to €500 per year - Must attend Dentist within 48 hrs of injury
- ❖ Policy Excess - €175 or 10% of the expenses incurred (whichever is greater)
- ❖ Medical Expenses (only where irrecoverable from other sources, e.g. VHI) for 12 month period after 1st treatment - €4,500

### **What To Do if injury is sustained:**

- ❖ Submit a report of incident (State the Team, League, date, where, opposition, how, any treatment thus far) to Club Secretary (Designated Person) promptly after the injury occurring. If unsure about whether claim will be made, make the report anyway in case situation later requires a claim. DEADLINE for Designated Person making report to Insurance Brokers is within 30 days.
- ❖ Medical expenses mean 'irrecoverable expenses', i.e. not otherwise claimable from for example health insurance (VHI etc).
- ❖ Note Excess of €175 on total medical expenses or 10% of total whichever is greater.
- ❖ Physio expenses payable up to €250 per year per player, but injured person MUST BE referred by doctor.
- ❖ Emergency dental treatment up to a limit of €500 requires attendance at dentist within 48 hours of injury.
- ❖ Temporary Total Disablement only applies to people in full time employment and is payable for up to 26 weeks after the 2 week excess period.