

# Leinster Senior Football League Personal Accident Insurance

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**This insurance policy provides Personal Accident Insurance for registered paid up players and officials with LSL only.**

**Should you require a quotation for Personal Accident / Public Liability or other insurance covers for your club, please contact JLT Ireland on 01-2309238 / [jlt sport@jlt.ie](mailto:jlt sport@jlt.ie)**

## **Personal Accident Cover**

**Insurer** : AIG Europe Limited

**Policy Number** : SMA67176

**Period of Cover** : 1<sup>st</sup> July 2018 – 30<sup>th</sup> June 2019

### **What is Personal Accident Insurance?**

Personal Accident Insurance provides cover in respect of death or bodily injury to an Insured Person solely and directly caused by accidental, violent, external and visible means.

### **Who are Insured Persons under this policy?**

This policy has been arranged on behalf of all Registered Leinster Senior Football League (LSL) Players and Officials **and only** registered and paid up Players and Officials. No cover is provided for anyone if they are not registered and paid up with LSL at the time of an accident.

### **What is the operative time of cover?**

This policy provides cover for registered paid up players and officials while participating in any training sessions or games sponsored, organised or supervised by LSL, FAI, UEFA, FIFA and including friendlies, matches abroad and inter-league competitions. No claim will be settled in the absence of an INCIDENT REPORT FORM completed by an LSL Official.

## What are the key benefits?

The following benefits are payable following a valid claim:

1	Accidental Death	€75,000
2	Accidental Death for minors (as defined)	€25,000
3	Permanent Total Disablement	€100,000
4	Permanent Partial Disablemen	See scale of benefits
5	Temporary Total Disablement up to Deferment Period Maximum number of days	€400 per week 21 days 182 days
6	Irrecoverable Medical Expenses up to Excess Please note your private health insurer is the first port of call and this policy only caters for Medical Expenses which are irrecoverable elsewhere. The policy allows for a maximum total of €300 in respect of Physiotherapy and / or Alternative Therapy Expenses (undertaken by a qualified and registered Physiotherapist / Therapist) and only where these are at the recommendation of Attending Medical Practitioner	€6,500 €100 each and every claim
7	Accidental Damage to Teeth up to	€500
8	Optical Injury up to	€300
9	Facial Scarring & Disfigurement up to	€1,000

**The following scale of benefits applies in respect of Permanent Total Disablement (% of €100,000):**

Permanent total loss of

- Both limbs 100%
- One limb and one eye 100%
- Both eyes 100%
- Total Paralysis 100%
- Incurable major brain damage 100%
- Loss of Speech 100%
- Loss of Hearing in both ears 100%

**The following scale of benefits also applies in respect of Permanent Partial Disablement (% of €100,000):**

- Total loss of use of a leg 50%
- Total loss of use of a foot 50%
- Unconsolidated fracture of the thigh 50%
- Total loss of an eye or reduction by half of binocular vision 25%
- Unconsolidated fracture of a leg 25%
- Partial amputation of a foot including toes and part of the foot 25%
- Ablation of the lower jaw 25%
- Total incurable deafness resulting directly and solely from an Accident 30%
- Total Loss of Hearing in one ear 25%
- Total loss of movement in the hip 20%
- Total loss of movement in the knee 20%
- Total loss of movement in the instep 20%
- Unconsolidated fracture of the kneecap 20%
- Unconsolidated fracture of the lower jaw 20%
- Loss of all or virtually all the teeth 10%
- Amputation of the big toe or four small toes on a foot 15%
- Shortening of a leg by at least 5 cm 20%
- Shortening of a leg by at least 3 cm 10%

	<b>Right</b>	<b>Left</b>
• Total loss of use of an arm	60%	50%
• Total loss of use of a hand	60%	50%
• Unconsolidated fracture of an arm	50%	25%
• Amputation of the thumb	15%	12%
• Amputation of the index finger	10%	8%
• Amputation of the middle finger	8%	6%
• Amputation of the ring finger	7%	5%
• Amputation of the little finger	5%	5%
• Total loss of use of movement in the shoulder	25%	20%
• Total loss of use of movement in the elbow	20%	15%
• Total loss of use of two fingers of a hand	15%	10%
• Total loss of use of movement in a wrist	15%	10%

If the Insured Person is left handed, the percentages shown above are reversed.

## **Does cover apply if I am playing a match overseas?**

Yes the Personal Accident covers apply while playing a match overseas once it is authorised by LSL, but only while actually playing the match / taking part in sanctioned training. This does not provide the same covers as a Travel Insurance policy and all teams partaking in matches or training abroad should arrange separate Travel Insurance. Should you require a quotation for Travel Insurance please contact JLT Ireland to speak with an advisor on 01-2309238.

### **Medical Expenses Key Points:**

- This policy only provides cover in respect of Insured Medical Expenses which are irrecoverable from any other source
- Cover for physiotherapy / alternative therapies is only provided where undertaken by a qualified and registered Physiotherapist / Therapist and where referred by an attending Medical Practitioner and to a maximum limit of €300 combined
- This policy only provides cover in respect of Insured Medical Expenses as a result of an Accident. No cover is provided for gradual deterioration / wear and tear injuries or illness
- This policy only provides cover in respect of Insured Medical Expenses for Immediate Medical Treatment which means treatment by a Medical Practitioner commencing within 5 days of the date of Bodily Injury

### **Temporary Total Disablement Key Points:**

- Deferment Period 21 days
- Maximum Number of days 182 days

The maximum payable shall not exceed 75% of the Insured Persons earnings on a weekly or monthly basis in the 26 weeks before the Bodily Injury. In calculating the maximum amount payable, income from other sources, including but not limited to the following will be taken into account:-

- Continued payments from employment
- Pension Payments
- Benefits from other insurance policies
- Invalidity and other State benefits
- 

### **Principal Exclusions:**

- Intentional Self Injury.
- Anyone who is not a registered and paid up member or official with LSL
- Suicide or attempted suicide.
- Criminal acts or attempts to commit a criminal act.
- An accident proved to have occurred due to the influence of alcohol and / or any drugs which have been taken by an Insured Person which were not prescribed by a Medical Practitioner and / or where any prescribed drugs have been taken by the Insured Person contrary to a manufacturer's instructions.
- Any Bodily Injury that existed prior to the Period of Insurance.
- Flying except whilst traveling as a commercial passenger on a Scheduled Flight or charter flight
- Sickness
- Gradual wear and tear

## **DEFINITIONS:**

### **Permanent Total Disablement**

Means disablement which totally prevents an insured person from working in gainful employment of any and every kind which in all probability will continue for the remainder of the Insureds Persons natural life.

### **Permanent Partial Disablement**

Permanent Partial Disablement means that as a result of *Bodily Injury*, the Insured Person suffers a complete or partial loss or loss of use of a part of the body, or partial loss of use of the body as a whole within 24 months from the date of the *Accident*.

### **Temporary Total Disablement?**

Means that as a result of accidental Bodily Injury, the Insured Person is prevented from engaging in his or her usual and paid professional occupation, and is under the regular care of and acting in accordance with the instructions or professional advice of a registered and legally qualified Medical Practitioner.

## **CLAIM PROCESS**

**All claims will be settled by Bank Transfer and the reference on your account will include AIG. At the time of settlement you will also receive an email or letter confirmation of settlement.**

### **Claim Process - Medical Expenses / Permanent Total Disablement:**

Following an Injury as a result of an Accident, the following steps must be taken:-

1. Injured Party to ensure that LSL official (coach for training or referee for match) is aware of the injury and completes INCIDENT REPORT FORM
2. INCIDENT REPORT FORMS to be sent to LSL by official (coach or referee) within 48 hours – Tony Dunne, LSL, [lsinsurance1896@gmail.com](mailto:lsinsurance1896@gmail.com)
3. For all Insured Injuries, the injured party is to be provided with a CLAIM FORM which must be completed (including the relevant sections to be completed by Attending Medical Practitioner) and returned to their Club Secretary as a matter of urgency
4. Where someone believes that they may require medical attention as a result of an accidental injury, the insured person should attend A&E and/or General Practitioner in an emergency situation or attend one of the panel of physiotherapists. In the event that the panel physiotherapist believes further investigation is required, the insured person will be referred to Dr. Alan Byrne, Beacon Hospital for review.

Please note that a policy excess of €100.00 applies to each and every claim and the policy will only provide cover in respect of accidental injuries.

The policy will not consider injuries caused by any naturally occurring condition(s), degenerative process or any gradually operating cause.

Player is responsible for the cost of the Panel Physiotherapist and this does not form part of the policy cover or excess.

Player is responsible for payment on attending Medical Practitioner, The Beacon Hospital and Physiotherapy and can seek recovery of such costs

through submission of all required documentation to Tony Dunne, LSL, [lsinsurance1896@gmail.com](mailto:lsinsurance1896@gmail.com).

In the event that surgery is required, The Beacon Hospital will liaise with Insurers AIG regarding payment and this aspect of an Insured Claim will be settled directly between AIG and The Beacon Hospital, however you will still need to submit a fully completed Claim Form together with supporting documentation.

5. In the event that an insured person does not require surgical intervention, but believes they require physiotherapy or alternative treatment cover will be provided, subject to the policy terms and conditions to a limit of €300.00 only where the treatment is recommended by the attending medical practitioner and confirmation of the same will be required to settle a claim.

### **Claim Process - Temporary Total Disablement:**

If you are unable to work following an Insured Injury while playing / training for your LSL team as a result of an Accident, the policy includes loss of earnings after the first 21 days and up to a maximum period of 26 weeks provided you produce:-

1. Completed CLAIM FORM including relevant section completed by Attending Medical Practitioner
2. Payslips for the 26 weeks immediately preceding the Accident
3. Letter / Confirmation from the Social Welfare / Employer or any other Insurance Company confirming that they are paying sick leave and the benefit you are receiving from them
4. Fully completed EMPLOYMENT CERTIFICATE / SELF EMPLOYED CERTIFICATE.
5. 30 day medical certificates from your Attending Medical Practitioner. In relation to Insured Injuries payments are made at the end of the 30 day period subject to satisfactory completion and submission of all required documentation.
6. If you are Self Employed, a letter from your accountant confirming your previous 12 months gross earnings is required.

**PANEL PHYSIOTHERAPISTS – WHEN MAKING CONTACT PLEASE ENSURE YOU CONFIRM THAT YOU ARE A LSL MEMBER AND THAT YOU ARE SEEKING A LSL SOCCER ASSESSMENT**

<p><b>Location: Dublin North</b>          Keith Browne          St. Kevins Boys,          Shanowen Road,          Santry,          Dublin 9          Phone: 086-0655723          Email: <a href="mailto:keithbnmt@gmail.com">keithbnmt@gmail.com</a>  <a href="https://maps.google.com/?q=53.270947,-6.558497">https://maps.google.com/?q=53.270947,-6.558497</a>          Email: <a href="mailto:spain_t@yahoo.com">spain_t@yahoo.com</a></p>	<p><b>Location: Dublin South Central</b>          Jos Lalor          DBC Physiotherapy          Ashleaf Shopping Centre, Whitehall Road          West,          Dublin 12          Eircode for Maps: D12 AW6A Phone: 01-465 2454          Email: <a href="mailto:jos.lalor@dbc.ie">jos.lalor@dbc.ie</a></p>
<p><b>Location: Dublin North/City</b>          Kathy Kavanagh          BodyMed          5 The Seapoint Building, 44/45 Clontarf          Road,          Dublin 3          Eircode for Maps: D03 P903 Phone: 01-8532788          Email: <a href="mailto:kathy@bodymed.ie">kathy@bodymed.ie</a></p>	<p><b>Location: Dublin South/West</b>          Dublin Spine and Sports Physiotherapy, The          Meath Primary Care Centre, Heytesbury          Street,          Dublin 8          Eircode for Maps: D08 Y1TW Phone: 01-4543335          Email: <a href="mailto:info@physiotherapyclinic.ie">info@physiotherapyclinic.ie</a></p>
<p><b>Location: Dublin West</b>          James Sherry          Somerton Physiotherapy Valleymount          House,          The Rise, Main Street, Blanchardstown          Village, Dublin 15.          Eircode for Maps: D15C P5X Phone: 085-2455600          Email: <a href="mailto:info@somertonphysio.ie">info@somertonphysio.ie</a></p>	<p><b>Location:          Dublin South/Wicklow</b>          Conor Gavin          Central Park,          Leopardstown,          Dublin 18          Eircode for Maps: D18 AR55 Phone: 01-293 2819          Email: <a href="mailto:info@socoperformance.ie">info@socoperformance.ie</a>  <a href="https://socoperformance.ie/contact/">https://socoperformance.ie/contact/</a></p>
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<p><b>Location: Dublin North</b>          Tony McCarthy          18 Bunbury Gate Crescent, Swords          Co. Dublin          Eircode for Maps: K67 YX03 Phone: 087-2355419/01-8084977 Email:  <a href="mailto:tony@swordsosteopaths.ie">tony@swordsosteopaths.ie</a></p>	<p><b>Location: Dublin West/Kildare</b>          Tony Spain Oughterard, Castlewarden,          Straffan,          Co. Kildare          Phone: 087-6274926</p>