



CUMANN CAMÓGAÍOCHTA NA NGAEL - SUMMARY OF COVER FOR THE PLAYERS INJURY INSURANCE 2009

AM I COVERED?

- Yes, you are covered for 2009 Registration Period if your Club Secretary has forwarded a photocopy of the Club Registration Form and you are clearly indicated as one who has taken up the Insurance and paid your premium and your club has paid that premium to Willis. Cheques should be made payable to Willis Risk Services.
- Willis Risk Services (Ireland) Limited (Trading as Willis) is regulated by the Financial Regulator. Willis is an Insurance Broker and has been appointed by Cumann Camógaíochta na nGael to arrange and administer this scheme and place the cover with the Insurer, RSA.
- Cover will be effective for 12 months from the date of receipt by Willis of the club registration form and applicable premium.
- Upon receipt of the required documentation a Schedule of Cover and a Section 30 receipt will be issued to the Club Secretary by Willis.

CAN I JOIN DURING THE YEAR AFTER REGISTRATION DATE?

Yes, simply liaise with your Club Secretary who should forward the name of the Player/Member, Date of Birth and a cheque for the premium to Willis. Cover will be effective from the date of receipt of this information until the Club's next renewal date.

HOW MUCH DOES IT COST?

Adult - Over 18 Years - €16 (per person non-transferable)
Youth - Under 18 years - €6 (per person non-transferable)

A player is considered an adult if they have attained their 18th birthday at the date of application for the insurance.

Officials such as Referees, Appointed Linespeople, Goal Umpires, Voluntary Coaches, Team Managers may be covered if declared on the Insurance Registration Form @ €16 per person.

WHAT AM I COVERED FOR?

You are covered for the following range of benefits in any Period of Insurance if you suffer accidental bodily injury whilst playing or officiating or training for the game of Camógie or travelling directly to or directly back from your clubs away fixtures and which shall independently of any other cause, result within 12 months in your Death or Disability or incurring of medical or dental expenses, the Insurer will pay the appropriate benefit to you

Range of Benefits:

- | | |
|--|---|
| 1. Death | - €100,000 Adult, €20,000 Youth |
| 2. Lifetime Total Disability | - €100,000 |
| 3. Loss of Two or more limbs
or both eyes or one of each | - €100,000 |
| 4. Loss of one Limb or Eye | - €100,000 |
| 5. Permanent Specific Disablement
(As defined in the Policy Document) | - €100,000 (or according to the
Scale of Benefits) |
| 6. Loss of Wages (Temporary Total Disablement -
Adults only) | - Weeks 1-2 - Nil
- Weeks 3-28 - €500 maximum per week |
| 7. Medical Expenses including Physiotherapy
and Dental Expenses, | - €5,000 maximum |

Policy Conditions:

- There is an excess of €75 per incident for Medical or Dental Claims other than Physiotherapy only claims where an excess of 10% of the cost of prescribed treatment applies.
- All benefits will be halved in the event that protective head gear is not worn.

CUMANN CAMÓGAÍOCHTA NA NGAEL - SUMMARY OF COVER

FOR THE PLAYERS INJURY INSURANCE 2009 (CONT)

WHAT ARE THE MAIN POLICY CONDITIONS?

- Players/Members are covered whilst playing Camógie during an official / challenge game or during supervised training for Camógie for their club, school, Inter-County team, Inter Provincial team, Inter Divisional team, or playing 7-a-side games or tournaments.
One premium per person.
- Benefit 6 – Loss of Wages (Temporary Total Disablement) shall only be payable to all Insured Persons over 18 years who are in full time employment working a minimum of 16 hours per week where the insured person is unable to work due to injury received in the course of playing/training Camogie:
 - i) This benefit shall pay for otherwise unrecoverable loss of basic nett wages (that is excluding overtime, bonuses, unsociable working hours payments etc..) and shall be payable for 28 weeks with no benefit being payable for the first two weeks
 - ii) Social Welfare benefits shall be considered as recoverable income for the purposes of claims under Benefit 6 and shall be deducted from the basic nett wage
 - iii) This benefit is payable for each complete week (7 consecutive days) and no Benefit shall be payable for partial weeks.

Special Condition applying to Benefit 6 Loss of Wages (Temporary Total Disablement)

In respect of all Insured Persons over 18 years who are not in full time employment Benefit 6 shall be reduced to €200 for each complete week the Insured Person is unable to carry out normal domestic duties as confirmed by a doctor's certificate.

- Benefits 7 - Medical & Dental Expenses including Physiotherapy are only paid up to one year after the need for treatment arose.

HOW DO I CLAIM?

HELPLINE NUMBER: 353 1 639 6343 

1. Willis must be notified in writing of all incidents which may give rise to a claim, within 30 days of the date of injury.
2. Upon receipt of this notification Willis will issue a claim form to the player / member.
3. Should it be necessary to pursue the claim, the completed claim form should be submitted to Willis within a further 30 days (i.e. no more than 60 days following the date of injury).
4. All claim forms must be submitted with a declaration from the Club Secretary as to the authenticity of the claim. A designated county officer must countersign this declaration. All claim documentation should incorporate the following if at all possible to expedite settlement of any claim:
 - Medical Certification stating the exact nature of the injury and the expected period of disability,
 - A copy of the Referee's Report if the injury was sustained in an official match
 - A letter from the Club Chairman / Secretary if the injury occurred in an official training session or challenge match.
 - For medical / dental claims, receipts (not invoices) for the treatment required.
 - For Loss of Wages (Temporary Total Disablement) claims, Employers Certification stating the amount of loss of nett basic earnings. In the case of a self-employed person they must provide a statement from their Accountant confirming their nett earnings for the three months prior to the date of their injury,
5. If a member is not in a position to provide full details of their claim, eg where treatment is on-going, do not delay submitting the claim form, send it to Willis, completed as far as possible.
6. Upon receipt of the fully completed claim form we will assess all the details. If we require additional information or clarification of any detail we will advise the Player accordingly, copying the Club Secretary.
7. In relation to a Loss of Wages (Temporary Total Disablement) Claim we will issue a Continuation form to the Player to have completed by their GP on a regular basis.
8. Willis shall make all payments in respect of claims through the Insured Person or through their legal guardian, where appropriate.
9. If at the time of any event giving rise to a claim there is any other insurance policy in force which also covers you for the same risk then we will only pay our proportion of the claim.

WHO SHOULD I CONTACT IF I HAVE A QUERY?

If you have any queries please contact:

Camogie Helpline 353 1 639 6343
or email gaa.queries@willis.ie

or write to us at:-

WILLIS, Claims & Administration Service, 4 Grand Mill Quay, Barrow Street, Dublin 4.
(or by FAX: 353 1 669 4443).

Please note that this document is a Summary of Cover only and that you should consult the Policy Document to see the full terms, conditions and exclusions. If there are any inconsistencies between this summary of cover and the Policy Document, the Policy Document will prevail.

Willis