



## Cumann Camogaiochta Baile an Chollaigh Ballincollig Camogie Club

### Player Injury Insurance Terms & Conditions 2022

- The Player Injury Insurance policy only covers injuries sustained while training for or playing camogie.
- The club must be informed directly by the injured player within 20 days of the injury
- The injured player is responsible for informing their team manager of any injuries and the team manager or their designee is responsible for informing the club Insurance Officer Noreen O'Regan
- Details of the injury should be recorded as soon as practical. It may be necessary to obtain a copy of the referees report for injuries sustained during a game.
- The referee should always be informed of injuries during games.
- All injuries must be reported by the club to the insurer within 30 days of the injury (preliminary insurance claim form completed by the injured player to be submitted).
- As it may be difficult to assess the total cost on an injury after 1 to 2 weeks of treatment, injured players are advised to submit preliminary claim forms for all injuries that require any medical treatment.
- **Failure to report an injury within the allocated time will result in any subsequent claim being rejected by the insurer.**
- **A referral from a GP is required for any further treatment for an injury including physiotherapy.**
- The club doctor is Denis Twomey, Classes Lake Medical Centre (021) 4878648. Female doctors are available at the practice on request.
- The club will subsidise visits to the club doctor only. The injured player will pay €15 directly to the club doctor for each visit. The club will be invoiced for the balance directly.
- The injured player may visit their own doctor if preferred, however the full cost of the consultation must be paid by the player and will not be subsidised by the club.
- The club physiotherapist is Brian O'Connell
- The club will subsidise visits to the club physiotherapist only. The injured player will pay €25 directly to the club physiotherapist for each visit. The club will be invoiced for the balance directly.
- All receipts must be retained and submitted to the club.
- Injured players shall inform their team manager in advance of visiting the doctor and any further treatment.
- The manager should also be informed of progress on a regular basis (at least every 2 weeks).
- Treatment for injuries should not continue for more than 3 weeks without further consultation with and approval by the club insurance representative (by the injured player or their team manager).

- The insurance policy excess is €250. The club will apply a player excess of €100. The club will reimburse players for costs incurred (per injury) between €100 and €250. For claims over €250 (club and player costs), the club will reimburse players costs when the claim has been settled by the insurers.
- For players with private health insurance, the insurers will require confirmation of any medical cost already reimbursed from their health insurers.
- Insurance claim forms must be signed by the club Chairperson and Secretary before being submitted.

**Club Insurance Officer: Noreen O'Regan (085) 1185855**