

PERSONAL ACCIDENT BENEFITS

Benefit	Bronze Cover	Silver Cover	Gold Cover	Platinum Cover	Youth Cover
Death	€ 45,000	€ 80,000	€ 130,000	€150,000	€ 10,000 (increased to €80,000 if over 18)
Loss of Limb	€ 45,000	€ 80,000	€ 130,000	€150,000	€ 80,000
Loss of Eye	€ 45,000	€ 80,000	€ 130,000	€150,000	€ 80,000
Permanent Total Disablement	€ 45,000	€ 80,000	€ 130,000	€150,000	€ 80,000
Temporary Total Disablement	Not Insured	Up to € 300 per week	Up to € 450 per week	Up to €750 per week	Not Insured
Incurred Medical Expenses	€ 1,800 Excess applies	€ 3,500 Excess applies	€ 4,500 Excess applies	€10,000 Excess applies	€ 10,000 Excess applies
Emergency Dental Treatment	€500 Excess applies	€500 Excess applies	€500 Excess applies	€500 Excess applies	€500 Excess applies
Additional Dental Cover	Not Available	Optional	Optional	Included as Standard	Optional

The above table shows benefits available under the various covers. The Certificate shows the cover you selected under the heading **COVER**. These benefits are subject to the terms exceptions and conditions of the Master Policy, a copy of which is available from O'Driscoll O'Neil DAC, 17/18 Herbert Place, Dublin 2.

1. Temporary Total Disablement only applies to people in **full-time gainful** employment, and only covers their loss of actual earnings. In the event of a claim being made under the policy, the Company will deduct any payments from the employer and from the Social Welfare/Revenue and will pay the balance to bring the player to his/her average weekly wage, leaving the player in an equal (not better) situation so that the accident has not actually affected his/her earnings. Average weekly wage will be defined as the net wage for the six weeks prior to the date of the accident.
2. Medical Expenses claims are subject to an excess of €175 or 10% of the total expenses incurred whichever is the greater (unless stated otherwise overleaf) and also include physiotherapy certified by a doctor up to a limit of €250 per player per year. Medical Expenses are payable for 12 months from the date of the first treatment and are irrecoverable expenses only, therefore if a player holds VHI or similar health insurance then they must pursue a claim under that policy first.
3. Cover for emergency dental treatment to a limit of €500, attendance at dentist must be within 48 hours of accident.

4. Additional Dental Cover - Total maximum benefit payable €1,500 as follows: Major dental work including crowns, extractions but excluding root canal treatment – maximum benefit payable is equivalent to 50% of the total cost of treatment (subject to policy limits)
5. Managers, coaches and officials connected with the team are covered for the team benefits.
6. All claims must be dealt with through the designated person in the Club and **must be notified within 30 days**. A written explanation is required from the Club Secretary/Club Official where the claim is reported later than this. Please note that **any claim notified more than 60 days after the date of the injury will not be covered by the policy.** Please ensure the fully completed claim form and any accompanying documentation is returned to O'Driscoll O'Neil promptly, this will allow us to make any interim payments as appropriate. Please note **we are unable to process a claim where any documentation is incomplete or outstanding.**
7. All clubs must insure **all** adult teams for the same benefits
8. Temporary total disablement is payable for 26 weeks immediately after the excess period (please refer overleaf for the excess period applicable to this policy). The excess period starts immediately after the date of the accident.