



**Metropolitan Girls League and Academy  
North Dublin Schoolboy League and Academy  
Oscar Traynor Coaching & Development Centre  
Oscar Traynor Rd  
Coolock  
Dublin 5**



## **Insurance Policy**

Occasionally serious injuries do occur, which is why the League ensures that it has an insurance policy in place if the family of an injured player does not have VHI or other private health insurance in place.

We usually pay in excess of €2000 to purchase this insurance from the insurer. There are a number of cover levels available (Bronze, Silver, Gold, Platinum, Youth) – the committee of Metropolitan Girls League & the North Dublin Schoolboys league purchase Child Cover for the Academy and have found this to be a reasonable and proportionate cost with appropriate insurance benefits to a club like ours. Full details of cover available on request.

The League insurance is designed to cover serious injuries only and have strict limits that can only be invoked after personal medical insurance (e.g., VHI or LAYA or AVIVA, where available) has been exhausted and the procedures detailed below are followed.

**In relation to the medical expenses there is an excess of €175 or 10% of the total amount of the Claim which is payable by the Claimant.**

The club's personal accident insurance policy's position on physio is that it is covered under the terms of the club insurance policy if the treatment has been certified in writing by a Doctor/GP as medically required in their professional opinion.

The policy provides up to €250 per player per year for this treatment, however a medical excess of €175 applies. Before making a claim, please check that you have exhausted your own insurance policy.

So, the maximum reimbursed by the insurance company would in fact be €75 (i.e., €250 max claim minus the €175 policy excess, leaving a balance of €75) assuming that €250 of physio receipts had been incurred on the written advice of your GP/Doctor.

If less than €175 is incurred, then there would be no allowance/reimbursement made by the insurance company (as the policy excess is €175).

So, along with the completed insurance claim form you would need to provide the league with a letter from the GP/medical practitioner certifying that the physiotherapy was medically required as a result of the injury, together with original receipts – normally all within 30 days of the date of the injury.

To submit a claim under the Club's insurance policy:

- immediately email the Director [philhenrymgl@gmail.com](mailto:philhenrymgl@gmail.com) for the Insurance Claim form, on receipt from the Secretary complete it with as much detail as possible. The Insurance Claim form must be submitted ASAP and no later than 30 days after the accident. Failure to do so could rule out the claim even being considered by the insurance company, regardless of the merits.
- collect your original physio receipts,

- collect any original medical expenses receipts, and
- obtain an original letter from your GP/doctor certifying that the physiotherapy was medically required as a result of the injury,
- Send the original documents by registered post to the League Secretary Tony Gaines, North Dublin Schoolboys League, Oscar Traynor development Centre, Oscar Traynor Road, Coolock, Co Dublin. (Sending by registered post means you ensure that the documents won't be lost); alternatively arrange to hand them over in person.
- On receipt of all of the above, then the League will submit your claim to the insurer. All the above original documentation will be required.

The Club is happy to facilitate situations when an insurance claim may be required arising out of an injury directly linked to playing soccer in the Club.

Something we would ask families to bear in mind is that any claim on the policy may have an indirect effect on the overall Academy's renewal premium, and we would therefore ask that you ensure that you have exhausted all other insurance avenues first before submitting a claim on the Club's policy (this is also a pre-condition of the insurer's coverage).

At the same time while exploring other insurance avenues, please ensure that the Insurance Claim Form is lodged with the Secretary in the relevant time limits.

There are strict time limits & procedures imposed on the club by underwriters/the insurer, which parents should familiarise themselves with (including completion of an Insurance Claim Form, notification in writing to the Academy Director within 30 days of an incident taking place, and an understanding that the club's insurance is a place of last resort rather than port of first call).