

Ballyboden St Endas Camogie Section

Camogie Personal Accident Insurance Scheme

Claim Procedure

A. Camogie Personal Accident Insurance Scheme – What it covers

The Gogans Camogie Personal Accident Insurance Scheme (underwritten by Aviva) currently operated by the club provides cover for non-recoverable expenses up to specified limits and includes terms and conditions. Excess limits apply to each claim. It is a contingency scheme provided by the club.

The policy covers Medical/Dental/Physiotherapy costs if you cannot be re-imbursed through a private medical health insurance policy. The club's insurance policy also covers all players who do not hold a private medical insurance policy.

If you have a Private Medical Health Insurance Policy, you must first process your claim through your medical provider. A Statement of Benefit/Account or Letter is required from your medical provider detailing if the medical/dental/physiotherapy costs incurred by you were covered or not covered under your policy.

Medical/Dental expenses are covered up to 12 months from the date of injury.

Physiotherapy expenses are covered up to 10 sessions per year per player or a total of €500 whichever is less. If you are making a claim for Physiotherapy costs, a referral letter from a Medical Practitioner (Doctor) is required, recommending that physiotherapy treatment was needed.

You have up to 15 months from the date of injury to return and lodge the final claim form, all the required documents and all the detailed receipts.

The scheme is only available to paid up members of Ballyboden St Endas and players registered with the Dublin Camogie County Board.

B. What to do when the injury occurs

Parents, Guardians and Adult Players

1. The claimant initially completes the first two pages of the Camogie Personal Accident Claim Form which is available from the following link:

https://www.ballyboden.ie/wp-content/uploads/2019/Camogie/Gogans_Sports_Personal_Accident_Insurance_Scheme.pdf
2. Read through it carefully so that you are aware of the information and documents that will be required when the final claim is being made. The initial receipt of the claim must be notified to the underwriters within 60 days from the date of injury.
3. When making a potential claim, fill out the first two pages of the Claim Form and return it to your Team Manager. The option is also available to leave the form in the Injury Box in the clubhouse addressed to the Camogie Injuries Co-Ordinator. The claimant should also notify the team manager if the form has been left in the Injury Box in the Clubhouse.
4. If Aviva are not notified within 60 days of the date of injury, claims will not be processed by the insurer. The claimant should have the form with the club at least 10 days before the insurer's deadline of 60 days expires.

5. The processing of the final claim after treatment has been completed is detailed in a section below.

Team Managers

1. If Aviva are not notified within 60 days of the date of injury, claims will not be processed by the insurer, or the club. Therefore, at the initial stage of processing a claim, the team manager should notify the Camogie Injury Co-Ordinator of the potential claim and inform him/her when the form has been submitted to the Injury Box – see below for more details.
2. Injuries that occur *during camogie training sessions and challenge matches* must be recorded by the team manager. A letter confirming that the injury occurred during a training session or a challenge match must be acquired from the Camogie Secretary by the team manager when the final claim is processed.
3. If the injury occurs during an *official camogie match* e.g. a league or championship match, the team manager needs to make sure that the referee is aware of the injury and that he/she records it in their match report. The team manager should contact Barbara Grennell (Dublin Camogie County Board) barbaragrennell@gmail.com to arrange a copy of the match report.
4. On receipt of the insurance claim form from the injured party, the team manager can either: -
 - a. Leave the form in the Injury Box located at the right-hand side of the bar area in the Clubhouse or
 - b. Forward the form to the Camogie Injury Co-Ordinator. The email address of the Injury Co-Ordinator is available from the Secretary of the Camogie Committee <email: camogie@ballyboden.ie>. The form is then lodged by the club with Gogans for assessment by the underwriter.
5. The team manager's requirements when the final claim is processed are detailed in the section below.

C. Processing your Final Claim – What is needed

When treatment for the injury is complete, if you have a private medical insurance policy, you must first process your claim through your medical provider. Remember to photocopy all your original receipts since these may not be returned to you by your medical provider. If you proceed with a claim through the Club, you will need either the originals or copies of all your receipts.

If proceeding with a final claim through the Club's Camogie Personal Accident Insurance Scheme, please take careful note of the following:

- Fill in all the claim form, including the first 2 pages again, ensuring that each section is fully completed. On page 2, include a detailed description of the injury and how exactly it happened. On page 7, make sure that a diagnosis/tentative diagnosis and treatment given/advised is recorded on this medical certificate page and that it is duly signed, dated and stamped.
- Detailed original/copies of all receipts.
- Statement of Benefit/Account from your Medical Health Provider (if applicable).
- Referee's report (if applicable).
- Camogie Secretary's letter (if applicable).
- Referral letter from a doctor, recommending that physiotherapy treatment was needed (if claiming for physiotherapy expenses).
- Give all the necessary documents to your Team Manager who will pass them on to the Camogie Injury Co-Ordinator to be checked. If all is in order, the Camogie Chairperson and Camogie Secretary will sign the claim form and all the documents will then be submitted to Gogans/Aviva to be processed.

Link to the Procedure

The link to this procedure can be found on the website at: -

<https://www.ballyboden.ie/members/injury-physio/camogie-injury-scheme/>