

Personal Accident Policy Schedule

Policy number	PZ562080619
Agency	Gogans - Sports Personal Accident Scheme
Insured	Cuala Camogie & Girls Football Club
Business	Sports Club – Camogie Club
Period of insurance	01/04/2025 to 31/03/2026 inclusive
Person(s) insured	As per details lodged with the company

Limit of Liability

Death	€130,000
(under 18 years limit €40,000)	
Permanent Total Loss of Sight of One or Both Eyes	€130,000
(under 18 years limit €40,000)	
Loss of One or More Limbs	€130,000
(under 18 years limit €40,000)	
Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s)).....	€130,000
(under 18 years limit €40,000)	
Medical and Dental Expenses (covers cost incurred up to 12 months from the date of Bodily Injury and only those expenses not recoverable from any other source).....	€10,000
(Physio Expenses – up to 10 sessions per player per year or a total of €500, whichever is less). All physio claims subject to referral from a qualified medical practitioner.	
Policy Excess deducted from each and every claim.....	€125.00
Policy Excess / Dental	€150.00
Temporary Total Disablement	€350 per week less recoverable income, up to a 52 weeks excluding the first 4 weeks. Up to €75.00 for House Persons.

Conditions

- The policy excludes expenses recoverable from another source.
- 60 days from date of injury to report all claims
- Claims conditions apply refer to supplementary schedule of cover for full wordings

Group Personal Accident Policy Cypher:

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CLAIMS CONDITONS APPLICABLE TO THIS POLICY:

ALL CLAIMS MUST BE REPORTED WITHIN 60 DAYS FROM THE DATE OF INJURY, BY COMPLETING AT LEAST THE FIRST 2 PAGES OF THE CLAIM FORM AND SUBMITTING TO sportspa@gogans.ie

MEDICAL EXPENSES INCURRED UP TO 12 MONTHS FROM THE DATE OF INJURY ARE COVERED

ALL SUBSEQUENT OUTSTANDING CLAIMS DOCUMENTATION MUST BE SUBMITTED WITHIN 15 MONTHS FROM THE DATE OF INJURY

ALL PHYSIO CLAIMS MUST BE REFERED BY A QUALIFIED MEDICAL PRACTITIONER FIRST

A COPY OF THE REFEREE REPORT MUST BE RETURNED WITH ALL CLAIM FORMS. IF THE INJURY DID NOT OCCUR DURING A MATCH, A LETTER FROM THE CLUB SECRETARY MUST BE PROVIDED CONFIRMING THE PLAYER WAS INJURED AS PART OF AN OFFICAL CLUB TRAINING SESSION / ACTIVITY