



Personal Accident & Medical Expense Insurance Programme for 24/25 Season

Included with membership to Hockey Ireland for incidents between 01/05/2024 – 30/04/2025.

Personal Accident and Medical Expenses insurance programme is designed to help members towards medical expenses, loss of wages and benefits towards accidents causing bodily injury whilst participating in a sanctioned Hockey Ireland event or training. Accident or Accidental means a sudden identifiable violent external event which happens by chance and which could not be expected, or unavoidable exposure to severe weather.

Exclusions to this include but are not limited to:

- post-traumatic stress disorder or related syndromes or any psychological or psychiatric condition;
- repetitive stress (strain) Injury or syndrome or any gradually operating cause;
- any illness or disease not directly resulting from Bodily Injury;
- any claim in excess of the Maximum Limit per Insured Person as shown in the Schedule;
- any indirect consequences of the event which gave rise to Bodily Injury, loss or expense unless specifically stated in the Policy.

Scale of Benefits

Cover - Death; Permanent Disablement; Permanent Disabling Injuries, Medical Expenses, Dental Expenses and Physiotherapy extension for injuries sustained whilst participating in a sanctioned Hockey Ireland event/or training.

		<u>Limit</u>	<u>Excess</u>
1.	Accidental Death	€10,000	Nil
2.	Permanent Disablement:	€50,000	Nil
3.	Loss of Speech:	€50,000	Nil
4.	Loss of Hearing (One Ear):	€12,500	Nil
5.	Loss of Hearing (Both Ears):	€50,000	Nil
6.	Loss of Sight (One Eye):	€12,500	Nil
7.	Loss of Sight (Both Eyes):	€50,000	Nil
8.	Loss of Limb:	€25,000	Nil
9.	Loss of two or more limb	€50,000	Nil
10.	Medical Expenses	€3,000	€75
11.	Dental Expenses	€2,000	€75
12.	Physiotherapy	€300	75

Conditions;

- Confirmation of membership will be obtained by Arachas from Hockey Ireland.
- Registration data must include a valid personal email.
- Please note that a generic/club email will not be accepted.
- Physio treatment must be referred by a medical practitioner, you are free to use whatever Physiotherapist you like.

Am I covered when I am training?

Yes you are covered to and from training whether on your own or with a group.

Can I claim for loss of earnings?

No, loss of earnings is not covered under this policy

Does the policy provide overseas coverage?

Yes, but we advise any player travelling overseas, purchase their own personal travel insurance.

Is this coverage 24/7?

No, the policy is intended for sporting purposes and related activities. For example, you would not be covered going to the shop on your bike.

What costs does the Medical Expenses cover?

There is a €100 excess and the maximum amount payable is €3,000 for Medical expenses. A cap of €300 is included for Physio treatment following an injury with an excess of €50.

NB All injuries to be diagnosed by a GP and certified.

How do I make a claim?

Please fill out the incident report form available on hockey.ie and send to the below email addresses:

Full name and Membership number

Contact Phone Number

Details of the accident date, time and what happened and of Injuries suffered

Emails to be sent to both:

Arachas Insurance Brokers

Phone 01-2135000

email: ngbclaims@arachas.ie

Hockey Ireland

Phone: 086 0321423

Email: info@hockey.ie

For general queries on cover please send to anthonymurphy@arachas.ie

A claim form will be issued for completion. The broker contacts HI to get confirmation that injured party is a registered member.