



# **Personal Accident & Medical Expenses Insurance Programme for 26/27 Season**

Included with membership to Hockey Ireland.

Exclusions to Section 1 medical expenses include but are not limited to:

- (i) Sickness (not resulting from Bodily Injury); or
- (ii) Any naturally occurring condition or degenerative process; or
- (iii) Any gradually operating cause; or
- (iv) Expenses paid or payable 12 months after the date of the Accident

## Scale of Benefits – Section 1

**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><br>Age 18 and over | <u>Excess</u> |
|-----|---|---------------------------------|---------------|
| 1.  | <b>Accidental Death</b>                             | €10,000                         | Nil           |
| 2.  | <b>Permanent Disablement:</b>                       | €50,000                         | Nil           |
| 3.  | <b>Loss of Speech:</b>                              | €50,000                         | Nil           |
| 4.  | <b>Loss of Hearing (One Ear):</b>                   | €2,500                          | Nil           |
| 5.  | <b>Loss of Hearing (Both Ears):</b>                 | €10,000                         | Nil           |
| 6.  | <b>Loss of Sight (One Eye):</b>                     | €2,500                          | Nil           |
| 7.  | <b>Loss of Sight (Both Eyes):</b>                   | €10,000                         | Nil           |
| 8.  | <b>Loss of Limb:</b>                                | €5,000                          | Nil           |
| 9.  | <b>Loss of two or more limb</b>                     | €10,000                         | Nil           |
| 11. | <b>Medical Expenses</b>                             | €3,000                          | €75           |
| 12. | <b>Dental Expenses</b>                              | €3,000                          | €75           |
| 13. | <b>Physiotherapy (included in medical expenses)</b> | €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.

### Am I covered when I am training?

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

### 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 €75 excess and the maximum amount payable is €3,000 for Medical expenses. A cap of €300 is included for Physio treatment following an injury.

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

## How do I make a claim?

Please call the number below or email your details including:

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](mailto:ngbclaims@arachas.ie)

For general queries on cover please send to [anthonymurphy@arachas.ie](mailto: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.