



Kiely Gaule Personal Injury Insurance Claims Procedure

In the event of a claim/injury or potential claim, the claimant is to notify Karol O'Donovan (085 7209471 karol.odonovan@gmail.com) of Mallow United within 28 days of the incident with full details of injury. Mallow United F.C. must notify Kiely Gaule Financial Services in writing within 30 days of the incident with full details of injury. Any claim notified to Kiely Gaule after 30 days would not be covered unless exceptional circumstances applied. The claim will be registered.

A claim form to be completed by the claimant is available for download from the FORMS section of the Mallow United website. Please also note that the medical certificate section on the claim form must be completed by the insured person's doctor or consultant.

Confirmation of the details of any injury must come from an independent witness statement such as the referee or an A&E doctors report confirming that the injury occurred in a match or training or a letter from club committee member if injury was sustained in a friendly match or training session.

Before Underwriters can confirm if an injury/claim is covered they must have a fully completed claim form and any other documentation requested by them. When the claim is confirmed all medical expenses must be vouched for with original receipts.

Please note that medical expenses recoverable under health insurance underwriters such as Aviva, VHI, Laya or any other source must be claimed for first. If not recoverable or only partly covered then you can claim under this policy.

It is important to note the following apply to the 2018/19 season policy:

- Medical Expenses/Treatment must be paid for by the insured person and these expenses will be reimbursed once receipts have been submitted less the Policy Excess and expenses recoverable from any other health insurance policy.
- Regarding Physio treatment, it must be provided by a Chartered Physiotherapist.
- If elective surgery is required, we can accept a Pro Forma invoice showing a breakdown of the costs involved and have the monies transferred to the Club's bank account to enable the player provide an upfront payment to the hospital.
- Any medical expenses must be claimed for within 52 weeks from the date of injury.
- Pre-existing conditions/injuries are excluded from the cover.
- Excesses
 - € 150 for schoolboy/girl
 - € 250 for adult
- Limitations of Cover
 - Claim for medical expenses is limited to €4000 or €800 for dental expenses.
- Loss of Income Cover (only applies to adult players), documentation required
 - 6 weekly payslips, dated prior to the injury/absence from work.

- Confirmation of any Sick Pay Entitlements.
- Confirmation that player is entitled to social welfare benefit.
- For Self Employed confirmation of weekly income from his accountant.
- Loss of income is payable for a maximum of 52 weeks, less the excess period of 2 weeks.
- Loss of income would be paid less any payments such as social welfare/sick pay to bring the player to his average net weekly wage.
- Full details of cover and endorsements and exclusions are outline in the Player Insurance Policy Document available for download in the POLICY DOCUMENTS section of the Mallow United website.