

CLAIMS PROCEDURES:

In the event of a claim, the Club must notify Kiely Gaule Financial Services as soon as possible with details of the potential claim/injury.

Details can be e-mailed to vwhelan@kielygaule.com for the attention of Valerie Whelan or Brendan Kehoe. On receipt of the notification, the Club will be issued with a Claim Form.

The Claim Form should be completed and returned together with original receipts for medical expenses, medical certificates from Doctor/Hospital and last 3 wage slips where loss of income is being claimed. For self employed person claiming loss of earnings, we will require written confirmation from his Accountant confirming his weekly income.

A claim will be finalised when the Underwriters have all of the receipts for medical expenses and a final medical certificate from the Doctor confirming the date of return to work.

LOSS OF INCOME – INTERIM PAYMENTS

Interim payments can be requested if a player has a serious injury which is expected to keep him out of work for a prolonged period. Payments are made every 4 weeks (in arrears) after the deferred period on the Policy. A Monthly medical cert from the player's Doctor is required before this interim payment can be made.

IT IS IMPORTANT TO NOTE THE FOLLOWING:

Pre-existing conditions/injuries are excluded from the cover. Where an injury and the medical expenses arising from the injury is covered under VHI/Aviva etc, a claim should be made under their cover first. If there is a shortfall in the amount covered by these Underwriters such as the excess, this can be claimed under this policy.
€ 100.00 Excess applies to each and every claim.

CLAIMS SETTLEMENT PROCEDURES:

The final and interim payments will be transferred to the Club's current bank account normally within 7-10 working days, after the final settlement figure has been agreed. To assist with the completion of the claim, the Club should provide us with the following bank details: Name & address of bank, account no., sort code, IBAN & BIC numbers.

Full details of cover and endorsements are outlined in the Policy Document and should you have any queries, please do not hesitate to contact Paul Morrissey or Valerie Whelan.

Yours in Sport

Paul Morrissey