



To:

***All Members, Parents and Players***

Due to a number of claims for the refunding of physio and other medical expenses on behalf of players, it is necessary for me to clarify the Clubs position and eliminate any confusion that may apply.

Please be advised that all players play for the Club and engage in training and related practice at their own risk. The Club cannot and will not accept responsibility for injuries sustained by players in the course of these activities.

Parents and players are reminded of this and urged to ensure that they have the appropriate personal medical insurance in place to cover any injuries sustained in the course of such activities. The insurance covers all members and players of each team for the benefits selected whilst playing, training and travelling to and from matches or taking part in social activities organised by the club. The club insurances are designed to cover serious injuries only and have strict limits (these are set out overleaf) and can only be invoked after personal medical insurance (e.g. VHI or BUPA) has been exhausted and the procedures detailed below are followed.

For the welfare of players, the Club has first aid people at hand and persons trained in the use of the defibrillator.

A **chartered physio** is only allowed treat injuries sustained by a member while playing for the club after first having the injury **diagnosed by a doctor**

Where a physio treatment session is required, the Doctor will refer the player, where **he deems** it necessary.

**Excess:** - The Club will make a contribution toward the first physio treatment session but the balance of the fee for that session and the full fees for all subsequent sessions will be borne personally by the player. All receipts to be handed to the club secretary for onward transmission to the insurance company.

Players, of course, are free to choose their own medical practitioners but are reminded that, where they do so, no subsidy will apply and they must settle all fees incurred personally.

Clearly, the above arrangements only apply to injuries sustained while playing/training with Ballymun United Football Club and do not apply to other sports or engagements with other teams e.g. FAI squads, AUL / DDSL / NDBL / DWSL development squads etc. Players are advised to clarify the position with regard to these situations directly with those responsible.

The above policy applies for the forthcoming season and no claims for re-imburement of medical expenses (except under the Club insurances below) will be entertained.

Signed: *James Dunne*  
Chairperson

## Club Insurance Cover

The benefits covered under our personal accident policy are briefly set out below;

### **Adults:**

Death , Loss of Limb , Loss of Eye and Permanent Total Disablement = €160,000

Temporary Total Disablement ( subject to strict conditions) Up to €1,000 per week.

Medical expenses = €12,500

Physio bills limited to €300 per player per season (note: excess applies first)

Emergency Dental treatment only and limited to €600.

### **Schoolboy/Girls:**

Death , Loss of Limb , Loss of Eye and Permanent Total Disablement = €80,000

Medical expenses = €6,000

Physio bills limited to €300 per player per season (note: excess applies first)

Emergency Dental treatment only and limited to €600.

**Note:- that all medical expense claims are subject to €100 excess. The player to pay this with a contribution from the club.**

It is critical that all claims under the above policy are advised, immediately after the incident, to the club secretary. Failure to complete the details or delays in the lodging the claim may result in the claim being declined.

### **Resumption of Activity Following an Injury**

The player must not be able to return to play in practice or game conditions until the following criteria have been met:

- The player should be able to run straight without pain; run and turn in a figure eight without a sign of a limp.
- Should be able to support weight with the injured part. If the injury is an ankle or knee, he should be able to do a toe raise on the injured side without being supported.
- The player should have practiced with the team prior to competitive games.
- There should be no pain or swelling or disability following activity.