

How to make a claim

1. Report the incident to your branch Secretary within 30 days the incident will then be reported to O'Driscoll O'Neil either by telephone or online through email. Please note that **any claims reported more than 60 days after the date of the injury will not be covered by the policy**
2. A claim form will be sent directly once an address has been provided. This must be fully completed by you, the medical certificate must be completed by your doctor and the fully completed form should then be returned to your branch Secretary to be counter-signed before being sent back to O'Driscoll O'Neil (***please note, if any of the questions on the claim form are left unanswered O'Driscoll O'Neil will be unable to process your claim***)
3. If you are claiming for medical expenses you must send all **original** invoices to O'Driscoll O'Neil with your claim form. If your treatment is ongoing you may send in additional invoices as your treatment continues. However, **if you hold private medical insurance your claim must be submitted to your private health insurer first**. Any amounts not covered by that policy can then be claimed through the club's Personal Accident insurance, subject to written confirmation from VHI, Quinn, VIVAS etc of the payments made and/or declined
4. If you are claiming for physiotherapy/chiropractic treatment this must be certified by a registered medical practitioner and is limited to €255 per referee per insurance year.
5. If you are intending to claim for loss of earnings you must send in the following documentation with your claim form:
 - i) 6 pay slips for the 6-week period immediately prior to the date of the injury showing your **net** weekly wage. If you are self-employed a letter from your accountant on company headed paper will be required to confirm your **net** weekly earnings for the same 6-week period
 - ii) A photocopy of your most recent P60
 - iii) A signed letter from your employer on company headed paper detailing your entitlement to receive sick pay whilst absent from work (we reserve the right to contact your employer to verify the authenticity of this letter)
 - iv) Confirmation from Social Welfare of your entitlement to receive illness benefit whilst unable to work as a direct result of your injury. If you are not entitled to receive this benefit you must obtain a letter from Social Welfare specifically stating that you do not qualify for illness benefit
 - v) O'Driscoll O'Neil will also request regular medical reports from your doctor giving an indication of the date you are expected to be fit to return to work

Please note that O'Driscoll O'Neil will be unable to process your loss of earnings claim unless all of the above documentation has been received

Once your claim for loss of earnings has been processed and approved, O'Driscoll O'Neil will endeavor to issue payment to you on a fortnightly basis

Important: If the date of the injury is before the operative dates of cover stated above, the level of cover and the policy benefits may be different.

Once all claims documentation has been received as requested by O'Driscoll O'Neil, claims are usually processed within 10 working days.

IMPORTANT INFORMATION

Please note upon receipt of all requested documentation your claim cheque will take a minimum of 10 working days to be issued. Please refer to checklist on the final page of this letter for details of the required documents.

Benefits applicable to the Irish Soccer Referees Society

Death	€50,000
Dismemberment	€50,000
Permanent Total Disablement	€50,000
Medical Expenses	€1,500
Temporary Total Disablement	€400 per week
Indemnity Period	26 weeks
Deferred Period	4 weeks
Dental Cover	€1,000

FURTHER DETAILS

1. €65 Medical Expenses excess
2. Physiotherapy limit €255 per person per annum as part of an overall medical expenses claim
3. Age limit from 16+

Regarding the dental expenses please note that only 50% of the cost is covered up to a maximum of €1,000. When submitting the claim please ensure that you deduct 50% and then take the excess from the total when estimating your settlement figure. This is not emergency cover. However, cover only applies To damage done to sound teeth.

If you have any queries on the claims procedure at any time, please contact any of the following ISRS Representatives.

William Long 087-9505334

Sean Slattery 086-2305000 Dublin Area

Tony Redmond 086- 3590982 Dublin Area

