

## An Cumann Camógaíochta - Personal Accident Policy

**This is a summary of the main benefits and restrictions provided under the Allianz Personal Accident Policy for An Cumann Camógaíochta. Full details of cover and of all applicable terms, conditions and exclusions are contained in the policy document. A copy of the policy is available from Allianz or your Insurance Intermediary on request.**

**This is a 12 month contract of insurance. For details of your period of cover, please refer to your Schedule.**

### Cover Summary

Allianz plc will pay to an Insured person the relevant benefit specified in the Schedule of Benefits (see overleaf) if such Insured Person sustains Accidental Bodily Injury in the Operative Time during the Period of Insurance

**Accidental Bodily Injury** means bodily injury caused solely by accidental violent external and visible means and which directly and independently of any other cause results within 12 calendar months in

- (a) Death
- (b) Total loss by physical severance at or above the wrist or ankle or permanent total loss of use of an entire hand arm foot or leg
- (c) Total and irrecoverable loss of sight in one or both eyes or hearing in one or both ears or speech
- (d) Permanent Total Disablement preventing the Insured Person from performing or attending any business profession or occupation
- (e) Medical surgical or optical expenses including hospital nursing treatment and ambulance hire not recoverable from any other source
- (f) Dental expenses including hospital nursing treatment and ambulance hire not recoverable from any other source
- (g) Hospital Confinement in a recognised establishment which lawfully operates primarily for the treatment of sick or injured people as overnight residents including diagnostics and surgery being staffed by one or more physicians and providing 24 hour nursing services by or under suitably qualified nursing staff. The following are not hospitals for the purposes of this insurance (i) psychiatric institutions (ii) nursing or rest homes (iii) convalescent homes or extended care facilities (iv) any facility the main purpose of which is the treatment of drug or alcohol addiction (v) any geriatric facility and (vi) any hospice
- (h) Temporary Total Disablement temporarily preventing the Insured person from performing or attending his or her usual business profession or occupation (payable for a maximum of 104 weeks)

**Insured Person** means

- (a) Any registered member of An Cumann Camógaíochta including referees and coaches (Registered Members)
- (b) Volunteers and/or unregistered members (Unregistered Members)

**Operative Time** means

- (a) In respect of Registered Members during Camogie Activities
- (b) In respect of Volunteers and Unregistered Members whilst participating (as a player mentor umpire referee or designated driver) in matches (including direct travel to or from such matches) and/or participation (as a player mentor umpire or referee) in any training/coaching sessions and/or participation in Mother/Daughter Days and/or whilst organising or running a Designated Activity

**Camogie Activities** means any activity usual to affiliated clubs of An Cumann Camógaíochta and which is carried out with the full knowledge and authority of and under the control of An Cumann Camógaíochta and/or any affiliated club including travelling directly to or from such activity.

**Designated Activity** means Camogie Activities which are run with the full knowledge and/or authority of and under the control of an affiliated club or any person specifically authorised by them

**Mother/Daughter Days** means open days run by an affiliated club and/or a development officer of An Cumann Camógaíochta to foster increased membership and participation in An Cumann Camógaíochta

**Adult** means a person who is 18 year of age or older on the date cover is incepted or in the case of renewal on the date from which cover is renewed

**Youth** means a person who has not reached their 18th birthday on the date cover is incepted or in the case of renewal on the date from which cover is renewed

<b>Schedule of Benefits</b>	<b>Adults</b>	<b>Youths</b>
(a) Death	<b>€125,000</b>	<b>€ 40,000</b>
(b) Permanent total loss of sight in one eye or loss / loss of use of one limb	<b>€125,000</b>	<b>€125,000</b>
(c) Permanent total loss of sight in both eyes or loss / loss of use of both limbs	<b>€125,000</b>	<b>€125,000</b>
(d) Permanent total disability	<b>€125,000</b>	<b>€125,000</b>
(e) Medical surgical or optical expenses not recoverable from any other source up to a maximum of	<b>€ 10,000</b>	<b>€ 10,000</b>
(f) Dental expenses not recoverable from any other source up to a maximum	<b>€ 10,000</b>	<b>€ 10,000</b>
(g) Hospital confinement payable per complete day (24 hour period) which shall continue whilst confined but not beyond 90 days from the day on which the Insured Person was first confined	<b>€ 20</b>	<b>€ 20</b>
(h) Temporary Total Disablement temporarily preventing the Insured Person from performing or attending his or her usual business profession or occupation (payable for a maximum of 104 weeks) (Temporary Total Disablement benefit indicated is the maximum amount payable and benefit will only be paid in respect of the Insured Person's actual loss of earnings after deduction for benefit recoverable from Social Welfare their Employer or any other source)	<b>€500 per week</b>	<b>€ nil</b>
<b>Excess</b>	<b>Adult</b>	<b>Youth</b>
Benefits (a) (b) (c) (d) and (g)	<b>€nil</b>	<b>€nil</b>
Benefits (e) and (f) (except in respect of physiotherapy where the Excess will be 10% of the total cost of the prescribed treatment subject to a minimum Excess of €75 for both Adults and Youths)	<b>€75</b>	<b>€50</b>
Benefit (h)	<b>the first two weeks of disablement</b>	

Significant Exclusions applicable to the Policy. Please read your Policy booklet for details of all exclusions and terms and conditions.

Intentional Self Injury and/or Suicide

Exposure to needless peril (except in an attempt to save human life)

Pre-existing Physical Disability or Medical Conditions

Provoked assault or fighting (except in self defence)

Flying other than as a fare paying passenger - Motor vehicle/bike racing - Horse/Pony racing/jumping

Ice Hockey Skeletoning or Bobsleighting

Mountaineering or Rock climbing

Potholing or similar activity

Parachuting Hang Gliding White Water Rafting or Scuba Diving

Tree Felling or Lopping

Demolition Construction Alteration or Repair of Buildings

Woodworking Machinery

Terrorism

Directly or Indirectly arising from Asbestos

Ionising Radiations or contamination by Radioactivity

**The summary outlined above is accurate as at the 1st January 2012 and will apply in respect of covers incepted with Allianz on or after the 1st January 2012**