

**Social Camogie Personal Accident Cover with Willis Tower Watsons Insurance**

As you are aware, participation waivers are used so that participants confirm that they are taking part in this activity at their own risk. All individual participants are advised to have the necessary personal medical cover in place should they sustain an injury, such as personal accident insurance for social camogie. To assist clubs in rolling this out we have discussed plans with various insurance providers, to assist clubs with availing of personal accident insurance for players of Social Camogie.

Clubs that register with the Camogie Association are covered by the public liability insurance. All clubs who register with Social Camogie will have public liability cover, and this covers the programme and club in case of any issues not associated with any natural accidents that occur when playing a sport. Any personal accidents are not covered; therefore, we strongly recommend that personal accident cover is taken out via the club insurers.



Willis Towers Watson are happy to include Social Camogie training and matches within the same personal accident scheme that they offer to Camogie clubs for regular season training, challenge and official matches.

WTW with Allianz Insurance offer personal accident insurance to clubs to avail of for their Social Camogie members for a small fee and simple process. WTW will only cover clubs within the Republic of Ireland (See ABL insurance for assistance for clubs in Ulster).

It is advised to contact Willis Towers Watson at least 1-2 weeks prior to your club or hub beginning the programme to allow adequate time to complete the steps to ensure you have personal accident insurance for players in time of the first session.

The premium per adult for the 2024 season is €34 per adult. This provides 12 months of cover.

In order to proceed with cover, you must do the following:

* Contact Willis directly – they require ONE point of contact for the group.
	+ Preferably, this be the same contact if you already have club insurance with them. So, they can just add another group of people to the policy.
* Can contact one of the team on 01 639 6343, or via the team mailbox Camogie.Queries@willistowerswatson.com AND mention “Social Camogie, personal accident insurance”.

Please see a summary of some of the main cover details below) and attached a full product summary ([2024 Cumann Camógaíochta Euro Summary of Cover.pdf](https://crokepark-my.sharepoint.com/personal/shauna_fox_camogie_ie/_layouts/15/guestaccess.aspx?share=EfAoGHUevadAv-Cvouf4zNQBGbaK5_-I0L2LSifk65e0aA&e=MjCUny)).

* Medical/Dental Expenses, not recoverable from any other source – up to €10,000
* Excess of €75 applies for all medical/dental expenses.
* Where physiotherapy expenses are claimed and additional 10% excess applies after €750 of physiotherapy is claimed.
* Temporary Total Disablement, temporarily preventing an insured person from performing their usual occupation – up to €500 per week, for a maximum of 104 weeks.
	+ Calculation is based on actual loss of earnings after deduction of any recoverable benefit from Social Welfare, their employer, or other source.
	+ Excess of the first two weeks applies.
* Permanent total disability / Permanent partial disability / Death - €125,000
	+ No excess applies.

If you have any questions on the programme or are experiencing issues with insurance, please contact Participation & Retention Co-Ordinator at shauna.fox@camogie.ie