



## Personal Accident & Medical Expense Insurance Programme for 2020/21 Season

**FREE TO REGISTERED MEMBERS of Basketball Ireland.**

**Cover effective 01/10/2020.**

Cover - Death; Permanent Disablement; Loss of Sight; Loss of Limb; Medical; Dental; Physiotherapy sustained whilst participating in a sanctioned Basketball Ireland event/or training.

<u>BI/Arachas – Permanent Injury and Personal Accident Cover</u>				
		<u>Adult</u>	<u>Child</u>	<u>Excess</u>
1.	<b>Death</b>	€10,000	€ 2,000	
2.	<b>Permanent Disablement:</b>	€10,000	€10,000	
3.	<b>Loss of Speech:</b>	€10,000	€10,000	
4.	<b>Loss of Hearing (One Ear):</b>	€ 2,500	€ 2,500	
5.	<b>Loss of Hearing (Both Ears):</b>	€10,000	€10,000	
6.	<b>Loss of Sight (One Eye):</b>	€ 2,500	€ 2,500	
7.	<b>Loss of Sight (Both Eyes):</b>	€10,000	€10,000	
8.	<b>Loss of Limb:</b>	€ 2,500	€ 2,500	
9.	<b>Loss of two or more limb</b>	€10,000	€10,000	
10.	<b>Medical Expenses</b>	€ 1,000	€ 1,000	€ 50
11.	<b>Dental Cover:</b>	€ 1,000	€ 1,000	€100
12.	<b>Physiotherapy:</b>	€ 250	€ 250	€ 50

**Conditions;**

- The individual must have a current registration BIPIN.
- Registration data must include a valid personal email.
- Please note that a generic/club email will not be accepted.

**Am I covered when I am training?**

Yes you are covered to and from training whether on your own or with a group.

**Does the policy provide overseas coverage?**

Yes, sanctioned events only, should have travel cover.

**Is this coverage 24/7?**

No, the policy is intended for sporting purposes and related activities. For example you would not be covered going to the shop on your bike.

**What costs does the Personal Accident policy cover?**

There is a €50 excess and the maximum amount payable is €1,000.

Medical expenses are covered up to €1,000 & Physiotherapy expenses up to €250. There is also dental cover up to €1,000 with an excess of €100 for each claim.

NB All injuries to be diagnosed by a GP and certified.

**Does the policy provide overseas coverage?**

Yes.

**How do I make a claim?**

Phone Amy Guinan in Arachas on 01-6395808 or email amyguinan@arachas.ie A claim form will be issued for completion. The broker contacts BI to get confirmation that injured party is a registered member.

Should you wish to purchase higher limits for your teams this can be arranged for you.

A scheme is in place for Public Liability for clubs this year which will reduce costs significantly for clubs.

Any further queries you may have on this product please contact Nathan Matthews on 01-6395883.

All insurance queries to be directed to us we are here to assist.