

## **SECTION 1: WHAT IS PAI AND HOW MUCH DOES IT COST?**

### **1.1 What is Personal Accident Insurance (PAI)?**

Personal Accident Insurance provides an income or benefit if you sustain an injury as the result of an accident. Cover is also provided for medical expenses following an accident.

PAI is a level of insurance provided to individuals to compensate for emergency medical expenses incurred and also specified losses associated with personal accident, where the injury was not caused by the negligence of Special Olympics Ireland and therefore not covered by the combined liabilities insurance cover<sup>1</sup>. Where another Third Party (for example a sports hall) is negligent for an injury sustained you have the option of making a claim against them.

Personal Accident is a benefit policy which caters for valid personal accident claims irrespective of a legal liability attaching to a third party.

The above is subject to the terms, conditions and exclusions of the policy

### **1.2 When did PAI cover commence?**

Commencement date for PAI cover was for 1st January 2018.

### **1.3 How long does PAI cover last?**

The PAI policy is renewable annually.

### **1.4 What is the cost of PAI Cover?**

The current PAI cost to the club is total sum of €5 per each registered athlete member and per each registered volunteer.

### **1.5 Who pays?**

The PAI is invoiced to the Club annually based on total number of athletes and volunteer registered with a Club in the prior year.

### **1.6 What if an athlete is registered with two different clubs?**

As the Costing Model is based on the total numbers in a club, the question of how many clubs an individual is a member of does not arise. The cost to a club will always be based on the total number of registered athletes and volunteers in that particular club. Assigning the unit cost to named individual would be more complex to administer, e.g. which club would be charged for the athlete? This model allows each club to calculate/forecast, each year, the cost of their PAI cover and the club may build this amount into their financial planning for the year ahead. Each club needs to decide how it will raise the money to cover the affiliation fee and personal accident costs. Some club may decide to charge an annual fee for club membership, others collect weekly contributions, etc.

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<sup>1</sup> Combined liabilities insurance cover – This policy covers claims only in the event of legal liability attaching to a third party, due to injury arising from negligence on their part. Liabilities insurance cover only applies to acts of proven negligence against the policyholder and does not cover personal accidents such as tripping over shoe laces etc.

## FREQUENTLY ASKED QUESTIONS (FAQs) PERSONAL ACCIDENT INSURANCE

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### **1.7 Are new athletes and/or volunteers that join the club after the Annual Affiliation process in a particular year covered by PAI?**

Yes, provided that they have completed the registration process with the relevant region/Special Olympics Ireland. Only one invoice will be issued to the club annually as part of the Annual Affiliation process.

### **1.8 Is the club required to pay the €5 unit charge for each new athlete or volunteer who registers after the Annual Affiliation process in a particular year?**

No. As stated above, only one invoice will be issued to the club annually as part of the Annual Affiliation process. Since the calculation of cost is based on prior year's membership numbers in a club, PAI for new athletes and volunteers will be invoiced for in the next Annual Affiliation process. Similarly, there is no return of costs for leavers during a particular year.

However, the club must ensure that each new athlete or volunteer has completed the required registration process and is registered with the Region/Special Olympics Ireland. Once registered the new athlete or volunteer will automatically be covered by the PAI policy.

## **SECTION 2: WHO & WHAT IS COVERED?**

### **2.1 Who does the PAI policy cover?**

The PAI policy covers all Registered Athletes and Registered Volunteers of the "Insured". The Insured is Special Olympics Ireland (SOI).

Individuals who are not registered with Special Olympics Ireland that might perhaps volunteer their time at fundraising events such as the Annual Collection Day are not covered by the PAI policy. Only Registered Volunteers are covered under the PAI Policy.

### **2.2 What activities are covered?**

PAI covers all personal accidents incurred while participating in Special Olympics activities which have been organised by Special Olympics Ireland/Region or by their affiliated clubs. Special Olympics activities cover Special Olympics sports events, meetings, fundraising events and social activities. Cover does not extend to activities organised by other third parties.

### **2.3 What is not covered by Special Olympics Ireland PAI Policy?**

- Personal injuries relating to personal vehicle incidents. The vehicle owner's private motor insurance covers any vehicle related incidents.
- Special Olympics Ireland policies do not include cover for equipment and other contents owned by clubs.

### **2.4 Are injuries arising from messing around/play-acting, e.g. pushing and shoving covered?**

Yes, PAI is to cover such personal accidents incurred while participating in approved Special Olympics activities, provided there is no wilful endangerment.

### **2.5 Will previous illnesses/medical problems be eligible for inclusion, the nature of ailments of some members may mean long-term ailments?**

PAI cover is not a medical cover. PAI provides an income or benefit if an injury is sustained as a result of an accident. Cover is also provided for medical expenses following an accident.

## FREQUENTLY ASKED QUESTIONS (FAQs) PERSONAL ACCIDENT INSURANCE

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*Scenario:* Someone trips and breaks a bone and, due to a prior existing medical condition/illness (i.e. osteoporosis), their medical bills are extensive. Would the significant bills be covered by PAI?

*Response:* In the above scenario, medical emergency expenses would be covered but not ongoing treatment for osteoporosis for example.

### **2.6 Will the attendance by an affiliated club at a Third Part Social event, such as Dublin City Councils St Patricks Day Parade, be covered?**

Yes, as long as they are on official Special Olympics activities.

## **SECTION 3: OPERATIVE TIMES**

### **3.1 Does the policy provide 24-hour cover?**

No, the policy is not on a 24-hours basis.

Operative times for athletes and volunteer are as follows:

- While an Insured Person is actively participating in an activity organised by the insured including official training organised by/on behalf of the insured and travelling directly to or from such activities

## **SECTION 4: AGE RESTRICTIONS:**

### **4.1 Is there an age restriction for Personal Accident Cover (PAI)?**

PAI covers all ages of registered athletes and volunteers, there is no lower or upper age restriction. However, in relation to the specific “Temporary Total Disablement” benefit, this will only apply to Insured persons 18 - 65 and in fulltime gainful occupation.

### **4.2 What is meant by the “Temporary Total Disablement” benefit?**

This is a benefit paid should, for example, an individual’s injury, as a result of an accident, keep him/her out of their paid employment position.

### **4.3 Why is there an age restriction in the “Temporary Total Disablement Benefit” benefit?**

The standard cut off is 65 years of age, in line with common retirement age.

### **4.4 Can the standard cover be extended when the new retirement age of 67 years comes into operation?**

Yes, the policy will be aligned with implementation of the new retirement ages. Benefit only payable if an individual is in full-time gainful employment at the time of accident.

### **4.5 Are athletes who work considered to be in ‘fulltime gainful occupation’?**

Full-time gainful employment would be deemed to be employment that is in a tax-paying job.

FREQUENTLY ASKED QUESTIONS (FAQs)  
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**4.6 If a registered athlete or volunteer is a member of another club /Service Provider or School which has its own PAI cover in place and the individual is insured under the SOI PAI cover - Is this considered dual insurance and what are the implications?**

As the policy is a Benefit Policy, the conflict of dual insurance does not apply.

For example, if the medical expenses limit was exhausted under one policy, the other policy could then respond. A claim for the death benefit due to personal accident could be claimed under both policies. Of note, where an individual has alternative cover under another policy, other than SOI, he/she will need to check if this alternative policy actually covers them for SOI activities.

However, PAI was introduced to SOI, on the request of numerous affiliated clubs and is now a mandatory requirement of affiliation.