

Club Guidelines

Submitting a Personal Accident Insurance Claim (in the event of a personal injury to a registered athlete or volunteer in a club)

Special Olympics Ireland has Personal Accident Insurance cover in place since 1st January 2018.
Any individual making a claim on the policy must ensure appropriate notification as per process below.

Explanations:

- i. Willis Tower Watson (WTW) are the current insurance brokers for Special Olympics Ireland (SOI)
 - ii. WTW will appoint a dedicated **Claims Handler** to process any claims made on Special Olympics Ireland's Personal Accident Policy
 - iii. **Claims Handler:** This person is responsible for processing and investigating insurance claims relating to SO Ireland's policy. He/she will ensure that the claim is valid and process the insurance claim.
 - iv. **Claimant:** This is the person in the club that is making the claim, i.e. the insured athlete or volunteer.
 - v. The club is advised to appoint a person in the club to look after insurance queries and any follow up actions in relation to Personal Accident Insurance cover - we will refer to this individual as the **Nomination Insurance Person**.
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General Queries on Insurance:

For general queries relating to personal accident insurance, the club's **nominated insurance person** should contact their Regional offices in the first instance.

What to do in the event of an accident?

Reporting the Accident:

1. The accident should be reported to the Club committee ASAP and the Club's Accident Report Form completed at the earliest opportunity.
2. The Club chairperson or **nominated insurance person** must sign off on receipt of the accident report form.

Submitting a personal accident claim:

1. For queries relating to potential claims and for First Notification of claim - the Claimant should contact the **Claims Handler** to advise of the accident details.
2. The **Claims Handler** will issue a Claim Form directly to the Claimant for completion. It is imperative that where the Claimant has Medical Insurance or a Medical Card that he/she provides details of same as ***only treatment costs not recoverable from any other source are covered under the policy.***
3. Completed claim forms must then be returned by the Claimant directly to the **Claims Handler**. It is imperative that the Claimant provides the originals of any receipts / invoices for any medical / dental expenses, such as doctor's receipts, A&E receipts, etc. All sections of the claim form must be completed as any omissions will delay the claim process.
4. Once a completed claim form is returned to the **Claims Handler**, along with the necessary supporting documents, the **Claims Handler** will in turn review the documentation and forward same to the insurance underwriter for their consideration. A letter will be issued to the claimant acknowledging receipt of the claim.
5. The **Claims Handler** will liaise directly with the individual claimant.

Note:

- The Club Accident Report Form must be requested from and returned to the relevant Coach or member of the Club committee.
- The Insurance Claim Form should be requested from and returned directly to the **Claims Handler** by the Claimant.
- All individuals should keep a copy of the appropriate Claim Forms for their own records.

Claims Handler contact details:

These details are available from your Club on submission of the completed Clubs Accident Report Form.