

To: All Members, Parents and Players

It is necessary for me to clarify the Clubs position and eliminate any confusion that may arise in relation to injury to players.

Please be advised that all players play for the Club and engage in training and related practice at their own risk. The Club cannot and will not accept responsibility for injuries sustained by players in the course of these activities.

Parents and players are reminded of this and urged to ensure that they have the appropriate personal medical insurance in place to cover any injuries sustained in the course of such activities.

The club insurances are designed to cover serious injuries only and have strict limits (these are set out overleaf) and can only be invoked after personal medical insurance (e.g. VHI or BUPA) has been exhausted and the procedures detailed below are followed.

The Club will make a €25 contribution toward the first physio treatment session necessary but the balance of the fee for that session and the full fees for all subsequent sessions will be borne personally by the player..

Clearly, the above arrangements only apply to injuries sustained while playing/training with Cliffooney/Grange Youth Soccer and do not apply to other sports or engagements with other teams e.g. FAI development squads, Sligo/Leitrim etc. Players are advised to clarify the position with regard to these situations directly with those responsible.

The above policy applied from 15th November, 2007 and no claims for re-imburement of medical expenses (except under the Club insurances below) will be entertained after that date.

Signed: Sean Herron
Chairman

Club Insurance Cover

The benefits covered under our personal accident policy are briefly set out below;

Death , Loss of Limb , Loss of Eye and Permanent Total Disablement €80,000

Temporary Total Disablement (subject to several conditions) €300 per week.

Medical expenses
€4,000

Physio bills limited to €250 per player per season (note: excess applies first)

Emergency Dental treatment only and limited to €500.

Note that all medical expense claims are subject to €100 excess.

It is critical that all claims under the above policy are advised, in writing, to the secretary and an accident report form completed, as soon as possible after the incident. Failure to complete the details or delays in the lodging the claim may result in the claim being declined.